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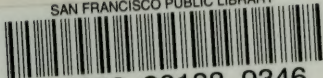
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APPENDIX TO THE JOURNALS
OF THE
SENATE AND ASSEMBLY
OF THE
THIRTY-SECOND SESSION
OF THE
LEGISLATURE OF THE STATE OF CALIFORNIA.

VOLUME III.



SACRAMENTO:
A. J. JOHNSTON, : : : : SUPERINTENDENT STATE PRINTING.
1897.

REPORT

OF THE

BOARD OF BANK COMMISSIONERS

OF THE

STATE OF CALIFORNIA

TO

HIS EXCELLENCY THE GOVERNOR OF THE STATE OF CALIFORNIA.

JULY 1, 1895.



SACRAMENTO:

A. J. JOHNSTON, : : : : : SUPERINTENDENT STATE PRINTING.
1895.

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REPORT.

OFFICE OF BOARD OF BANK COMMISSIONERS, }
SAN FRANCISCO, CAL., July 1, 1895. }

To His Excellency JAMES H. BUDD, Governor of the State of California:

The Seventeenth Annual Report of the Bank Commissioners of this State is herewith respectfully submitted, and contains the examinations and reports of—

Incorporated active State Banks	225
Foreign Banks	5
Private Banks	18
National Banks	31
Banks in voluntary liquidation	5
Banks in involuntary liquidation	9
Retired banks	3
Total	296

Our report shows a—

Net gain in banking resources in the State from July 1, 1894, to June 17, 1895, of	\$11,826,658 47
Classified as follows:	
San Francisco Savings	\$3,093,069 62
San Francisco Commercial	3,489,727 43
San Francisco Nationals	1,068,876 09
Interior Savings	618,898 86
Interior Commercial	3,570,377 54
Interior Nationals	398,451 08
Total increase	\$12,239,400 62
Less net decrease in Private Banks	412,742 15
	\$11,826,658 47
Total money in banks of California (including National Banks)	\$27,988,199 50
Total assets	309,179,575 41
Total amount due depositors	200,114,820 86

CHANGES DURING THE YEAR.

NEW STATE BANKS.

Savings Banks.

1. Union Bank of Savings

Pasadena.

Commercial.

2. Bank of Lincoln
3. San Mateo Bank
4. The Wickersham Banking Company
5. The Bank of Whittier
6. The Herbert Kraft Company Bank

Lincoln.

San Mateo.

Petaluma.

Whittier.

Red Bluff.

NEW PRIVATE BANKS.

1. J. W. Surface & Son
2. E. Cooke Smith

Ione.

Pacific Grove.

STATE BANKS RETIRED.

1. Encinal Savings Bank	Alameda.
2. Encinal Bank	Alameda.
3. Bank of Sisson, Crocker & Co.	San Francisco.

BANKS IN LIQUIDATION.

Voluntary.

1. Fresno Savings and Loan Bank	Fresno.
2. Bank of Mendocino	Mendocino.
3. Merced Bank	Merced.
4. Bank of Oceanside (expects to resume)	Oceanside.
5. California Savings and Loan Society	San Francisco.

Involuntary.

6. Bank of Anaheim (paid depositors in full)	Anaheim.
7. Bank of Madera (paid depositors in full)	Madera.
8. City Bank	Los Angeles.
9. Riverside Banking Company	Riverside.
10. California Savings Bank	San Diego.
11. Savings Bank of San Diego County	San Diego.
12. Odd Fellows Savings Bank	San Francisco.
13. Pacific Bank	San Francisco.
14. People's Home Savings Bank	San Francisco.

NATIONAL BANKS RETIRED.

1. Needles National Bank	Needles.
2. Riverside National Bank	Riverside.
3. First National Bank	San Bernardino.
4. First National Bank (changed to a State bank, Wickersham Banking Co.) ..	Petaluma.

We are indebted to the officers of the National Banks for their statements, and the data thus supplied enables us to place before the people reliable information regarding the entire banking business of California. For such courtesy we offer our thanks as well as those of all persons interested.

Considering the depression which has prevailed generally during the past year, the statements and reports herein contained are matters of congratulation, showing, as they do, the strength and soundness of the financial institutions of the State, and that healthy and steady growth has been made.

LIQUIDATING BANKS.

On account of the inactive condition of the real estate market, banks in liquidation are not making the progress we would wish, and it is a delicate question for this Commission to determine whether it is for the best interest of those concerned to force the sale of lands on the present dull market, or whether we may not reasonably hope that by a little patience better results will be realized in the near future.

AMENDED BANK ACT.

Since our last annual report the law governing this Commission has been amended, giving the Board increased power, and greatly adding to its responsibilities.

As it has been less than two months since the new law was put in force, it is yet too early to speak of its workings; but we have every reason to hope for good results. We would recommend that the law be again amended to prevent the practice of permitting Savings Banks to be conducted in the same room with Commercial Banks, and

governed by the same officers. We believe the practice to be pernicious, and fraught with danger. On this subject the recently amended banking law of the State of New York reads: "No savings bank hereafter incorporated shall do business, or be located, in the same room or in any room communicating with any bank or National banking institution." In the same Act it is made "unlawful for a majority of the Board of Trustees of any Savings Bank to belong to the Board of Directors of any other bank or National banking institution." We respectfully recommend that our law be so amended as to conform to that of New York in this regard.

We would further recommend that Savings Banks be prohibited from taking from any individual deposits to exceed in the aggregate \$5,000; and that in Commercial Banks no officer, director, or employé should be permitted to borrow from the bank with which he is connected a sum to exceed 10 per cent of its paid-up capital.

Respectfully submitted.

PARIS KILBURN,
J. B. FULLER,
H. W. MAGEE,
Bank Commissioners.

COMPARATIVE STATEMENTS.

SAN FRANCISCO SAVINGS BANKS.

	11 Banks, July, 1894.	10 Banks, January 1, 1895.	10 Banks, June 17, 1895.	Increase, July 1, 1894, to June 17, 1895.	Decrease, July 1, 1894, to June 17, 1895.
<i>Resources.</i>					
Bank premises	\$2,091,728 26	\$2,190,997 99	\$2,224,969 66	\$133,241 40	-----
Other real estate	1,265,410 66	1,461,894 94	1,856,729 56	591,318 90	-----
Invested in stocks and bonds	14,067,632 68	14,525,843 16	16,500,294 44	2,432,661 76	-----
Loans on real estate	82,010,043 29	80,756,956 50	80,124,726 53	-----	\$1,885,316 76
Loans on stocks and bonds	5,745,044 36	5,966,302 35	6,366,780 20	621,735 84	-----
Loans on other securities	31,218 77	57,671 80	-----	-----	31,218 77
Loans on personal security	45,000 00	45,000 00	45,000 00	-----	-----
Money on hand	3,632,604 15	3,409,075 88	3,357,638 45	-----	274,965 70
Due from banks and bankers	1,542,512 48	1,434,909 58	2,705,298 19	1,162,785 71	-----
Other assets	133,204 61	179,161 24	476,031 85	342,827 24	-----
Totals	\$110,564,399 26	\$110,027,813 44	\$113,657,468 88	\$5,284,570 85	\$2,191,501 23
<i>Liabilities.</i>					
Capital paid up	\$4,685,000 00	\$4,635,000 00	\$4,700,000 00	\$75,000 00	-----
Reserve fund, etc.	4,205,113 56	4,300,566 62	5,215,149 83	1,010,036 27	-----
Due depositors	100,833,075 49	100,444,368 17	101,504,587 34	671,511 85	-----
State, county, or city money	-----	3,995 26	3,895 26	3,895 26	-----
Other liabilities	841,210 21	643,883 39	2,173,836 45	1,332,626 24	-----
Totals	\$110,564,399 26	\$110,027,813 44	\$113,657,468 88	\$3,093,069 62	-----
Net increase in assets and liabilities, \$3,093,069 62.					

INTERIOR SAVINGS BANKS.

	49 Banks, July 1, 1894.	49 Banks, January 1, 1895.	49 Banks, June 17, 1895.	Increase, July 1, 1894, to June 17, 1895.	Decrease, July 1, 1894, to June 17, 1895.
<i>Resources.</i>					
Bank premises	\$1,126,072 20	\$1,127,594 11	\$1,014,904 46		\$111,167 74
Other real estate	736,668 93	1,127,799 15	1,196,994 00	\$460,325 07	
Invested in stocks and bonds	2,334,707 41	2,549,233 05	2,632,762 53	298,055 12	
Loans on real estate	21,711,321 80	21,334,675 25	20,817,892 86		893,428 94
Loans on stocks and bonds	780,346 11	595,426 80	707,026 31		73,319 80
Loans on other securities	100,608 85	187,312 47	128,196 48	27,587 63	
Loans on personal security	769,476 80	1,061,148 83	1,164,588 74	395,111 94	
Money on hand	1,318,383 42	1,530,034 85	1,242,916 66		75,466 76
Due from banks and bankers	1,690,183 81	1,763,897 45	2,107,506 92	427,323 11	
Other assets	156,591 94	161,615 71	320,471 17	163,879 23	
Totals	\$30,714,361 27	\$31,448,737 67	\$31,333,260 13	\$1,772,282 10	\$1,153,383 24
<i>Liabilities.</i>					
Capital paid up	\$4,317,950 00	\$4,317,950 00	\$4,037,850 00		\$280,100 00
Reserve fund, etc	1,234,133 01	1,312,933 46	1,263,188 18	\$29,055 17	
Due depositors	24,587,689 48	25,074,409 80	25,325,925 52	738,236 04	
State, county, or city money		508,753 98	124,487 46	1,448 76	
Due banks and bankers	53,085 92	6,700 08	10,228 59		42,857 33
Other liabilities	521,502 86	227,990 35	571,580 38	50,077 52	
Totals	\$30,714,361 27	\$31,448,737 67	\$31,333,260 13	\$941,856 19	\$322,957 33

Net increase in assets and liabilities, \$618,898 86.

SAN FRANCISCO COMMERCIAL BANKS.

	16 Banks, July 1, 1894.	16 Banks, January 1, 1895.	15 Banks, June 17, 1895.	Increase, July 1, 1894, to June 17, 1895.	Decrease, July 1, 1894, to June 17, 1895.
<i>Resources.</i>					
Bank premises	\$1,122,903 23	\$1,121,686 16	\$1,121,891 16		\$1,012 07
Other real estate	1,196,104 43	1,228,858 02	1,251,877 45	\$55,773 02	
Invested in stocks, bonds, and warrants	3,135,503 87	3,297,776 27	3,964,269 60	828,765 73	
Loans on real estate	4,354,630 94	3,966,709 92	4,282,095 24		72,535 70
Loans on stocks, bonds, and warrants	9,397,741 03	9,966,678 10	10,905,341 11	1,507,600 08	
Loans on other securities	3,352,385 52	4,085,607 14	4,169,029 14	816,643 62	
Loans on personal security	21,370,292 45	22,326,404 55	21,050,283 29		320,009 16
Money on hand	14,998,545 20	14,409,005 03	14,297,939 73		700,605 47
Due from banks and bankers	9,204,026 79	8,573,127 43	9,908,902 62	704,875 83	
Other assets	2,634,271 87	2,225,381 31	3,304,503 42	670,231 55	
Totals	\$70,766,405 33	\$71,201,233 93	\$74,256,132 76	\$3,583,889 83	\$1,094,162 40
<i>Liabilities.</i>					
Capital paid up	\$24,014,962 15	\$23,500,699 43	\$24,739,616 81	\$724,654 66	
Reserve fund, and profit and loss	11,051,168 60	10,735,356 84	10,715,152 25		\$335,986 35
Due depositors	29,988,456 33	30,390,905 29	31,370,907 99	1,982,451 66	
State, county, or city money					
Due banks and bankers	4,757,580 28	5,661,394 23	5,214,540 44	456,960 16	
Other liabilities	354,237 97	912,878 14	2,215,885 27	1,261,647 30	
Totals	\$70,766,405 33	\$71,201,233 93	\$74,256,132 76	\$3,583,889 83	\$335,986 35
Net increase in assets and liabilities, \$3,489,727 43.					

INTERIOR COMMERCIAL BANKS.

	150 Banks, July 1, 1894.	157 Banks, January 1, 1895.	158 Banks, June 17, 1895.	Increase, to July 1, 1894, June 17, 1895.	Decrease, July 1, 1894, to June 17, 1895.
<i>Resources.</i>					
Bank premises	\$1,737,240 28	\$1,735,297 45	\$1,688,276 40	-----	\$48,963 88
Other real estate	2,042,540 65	2,668,067 35	3,182,320 89	\$4,139,780 24	-----
Invested in stocks, bonds, and warrants	1,434,422 82	1,511,727 12	1,829,151 29	394,728 47	-----
Loans on real estate	15,464,765 06	15,343,788 04	15,191,191 43	-----	273,573 63
Loans on stocks, bonds, and warrants	2,557,812 86	2,592,000 46	2,492,782 44	-----	63,030 42
Loans on other securities	797,093 25	866,677 13	634,124 70	-----	162,968 55
Loans on personal security	19,090,519 32	19,914,391 33	20,183,961 01	1,093,441 69	-----
Money on hand	4,260,503 51	5,552,758 03	4,273,308 69	12,805 18	-----
Due from banks and bankers	4,543,497 51	4,793,392 34	5,674,511 57	1,131,014 06	-----
Other assets	759,719 38	738,219 88	1,108,863 76	349,144 38	-----
Totals	\$52,688,114 64	\$55,716,319 13	\$56,258,492 18	\$4,120,914 02	\$550,536 48
<i>Liabilities.</i>					
Capital paid up	\$18,324,756 27	\$18,608,702 50	\$18,808,082 50	\$483,326 23	-----
Reserve fund, and profit and loss	6,879,130 31	7,240,461 29	6,911,636 25	32,505 94	-----
Due depositors	25,563,896 36	23,835,202 71	25,212,266 25	-----	\$351,630 11
State, county, or city money	-----	4,002,477 21	2,786,127 67	2,786,127 67	-----
Due banks and bankers	1,303,420 20	1,457,927 43	1,588,951 28	285,531 08	-----
Other liabilities	616,911 50	572,447 99	951,428 23	334,516 73	-----
Totals	\$52,688,114 64	\$55,716,319 13	\$56,258,492 18	\$3,922,007 65	\$351,630 11
Net increase in assets and liabilities, \$3,570,377 54.					

PRIVATE BANKS.

	17 Banks, July 1, 1894.	17 Banks, January 1, 1895.	18 Banks, June 17, 1895.	Increase, July 1, 1894, to June 17, 1895.	Decrease, July 1, 1894, to June 17, 1895.
<i>Resources.</i>					
Bank premises	\$50,235 75	\$50,980 50	\$47,000 00	-----	\$3,235 75
Other real estate	538,531 46	569,349 46	358,945 79	-----	180,485 67
Invested in stocks, bonds, and warrants	140,250 92	116,994 06	124,198 34	-----	16,052 58
Loans on real estate	911,277 35	886,233 53	718,324 76	-----	192,952 59
Loans on stocks, bonds, and warrants	34,743 42	35,931 17	33,556 78	-----	1,186 64
Loans on other securities	16,283 83	23,120 00	13,338 80	-----	2,945 03
Loans on personal security	847,482 05	785,317 36	850,258 31	-----	14,891 81
Money on hand	172,800 06	204,656 66	157,908 25	-----	13,953 92
Due from banks and bankers	103,901 84	191,037 43	120,087 42	\$2,776 26	-----
Other assets	108,179 16	103,037 89	94,225 24	10,185 58	-----
Totals	\$2,929,685 84	\$2,976,718 06	\$2,516,943 69	\$12,961 84	\$425,703 99
<i>Liabilities.</i>					
Capital paid up	\$1,588,045 69	\$1,579,875 89	\$1,132,766 93	-----	\$455,278 76
Reserve fund and profit and loss	275,838 70	287,336 70	352,957 41	\$77,118 71	-----
Due depositors	1,008,228 03	941,781 80	919,386 18	-----	89,841 85
State, county, or city money	-----	134,715 21	62,916 28	62,916 28	-----
Due banks and bankers	21,886 64	6,923 81	27,553 92	5,667 28	-----
Other liabilities	34,686 78	26,084 65	21,362 97	-----	13,323 81
Totals	\$2,929,685 84	\$2,976,718 06	\$2,516,943 69	\$145,702 27	\$558,444 42

Net decrease in assets and liabilities, \$412,742 15.

SAN FRANCISCO NATIONAL BANKS.

	2 Banks, July 1, 1894.	2 Banks, June 17, 1895.	Increase, July 1, 1894, to June 17, 1895.	Decrease, July 1, 1894, to June 17, 1895.
<i>Resources.</i>				
Bank premises.....	\$340,067 61	\$340,067 61		
Other real estate.....		9,370 27	\$9,370 27	
Invested in stocks and bonds.....	435,228 63	370,200 00		\$65,028 63
Loans on real estate.....				
Loans on stocks and bonds.....	2,055,269 65	1,192,366 57	107,096 92	
Loans on other securities.....	207,600 00	1,215,332 16	1,007,732 16	
Loans on personal security.....	4,196,289 54	4,710,712 64	514,413 10	
Money on hand.....	1,909,517 35	2,217,060 28	307,542 93	
Due from banks and bankers.....	627,121 84	871,990 25	244,868 41	
Other assets.....	64,635 66	7,516 59		57,119 07
Totals.....	\$9,865,740 28	\$10,934,616 37	\$2,191,023 79	\$122,147 70
<i>Liabilities.</i>				
Capital paid up.....	\$2,500,000 00	\$2,500,000 00		
Reserve fund, and profit and loss.....	1,452,111 73	1,520,034 05	\$67,922 32	
Due depositors.....	4,437,288 66	4,729,131 44	291,842 78	
State, county, or city money.....				
Due banks and bankers.....	1,352,582 59	2,083,224 71	730,642 12	
Other liabilities.....	123,757 30	102,226 17		\$21,531 13
Totals.....	\$9,865,740 28	\$10,934,616 37	\$1,090,407 22	\$21,531 13
Net increase in assets and liabilities, \$1,068,876 09.				

TOTAL SAVINGS, COMMERCIAL, AND PRIVATE BANKS.

	248 Banks, July 1, 1894.	248 Banks, June 17, 1895.	Increase, July 1, 1894, to June 17, 1895.	Decrease, July 1, 1894, to June 17, 1895.
<i>Resources.</i>				
Bank premises.....	\$6,128,179 72	\$6,097,041 68		\$31,138 04
Other real estate.....	5,779,256 13	7,845,967 69	\$2,066,711 56	
Invested in stocks, bonds, and warrants.....	21,112,517 70	25,050,576 20	3,938,158 50	3,317,807 62
Loans on real estate.....	124,452,038 44	121,134,230 82		
Loans on stocks, bonds, and warrants.....	18,515,687 78	20,505,486 84	1,989,799 06	
Loans on other securities.....	4,297,590 22	4,944,689 12	647,098 90	
Loans on personal security.....	42,122,770 62	43,294,091 35	1,171,320 73	
Money on hand.....	24,382,836 34	23,329,711 78		1,053,124 56
Due from banks and bankers.....	17,080,122 43	20,516,306 72	3,436,184 29	
Other assets.....	3,791,968 96	5,304,095 44	1,512,128 48	
Totals.....	\$267,662,966 34	\$278,022,297 64	\$14,761,401 52	\$4,402,070 22
<i>Liabilities.</i>				
Capital paid up.....	\$52,930,714 11	\$53,478,316 24	\$547,602 13	
Reserve fund, and profit and loss.....	23,645,384 18	24,458,113 92	812,729 74	
Due depositors.....	181,982,345 69	184,333,073 28	2,350,727 59	
State, county, or city money.....		6,841,274 23	6,841,274 23	
Due banks and bankers.....	6,135,973 04	2,977,426 67		\$3,158,546 37
Other liabilities.....	2,998,549 32	5,484,093 30	2,965,543 98	
Totals.....	\$267,662,966 34	\$278,022,297 64	\$13,517,877 67	\$3,158,546 37
Net increase in assets and liabilities, \$10,359,331 30.				

NATIONAL BANKS.

	35 Banks, July 1, 1894.	31 Banks, June 17, 1895.	Increase, July 1, 1894, to June 17, 1895.	Decrease, July 1, 1894, to June 17, 1895.
<i>Resources.</i>				
Bank premises	\$1,143,408 74	\$1,091,167 40	-----	\$52,241 34
Other real estate	464,170 52	582,278 98	\$118,108 46	-----
Invested in bonds and stocks	2,972,837 52	3,067,126 30	94,288 78	-----
Loans on bonds and stocks	3,687,463 84	3,150,509 45	-----	536,954 39
Loans on other securities	994,744 88	1,801,786 74	807,041 86	-----
Loans on personal security	12,974,605 71	13,199,128 52	224,522 81	-----
Money on hand	4,145,223 15	4,658,487 72	513,264 57	-----
Due from banks and bankers	2,939,296 87	3,348,649 39	409,352 52	-----
Other assets	368,199 37	258,143 27	-----	110,056 10
Totals	\$29,689,950 60	\$31,157,277 77	\$2,166,579 00	\$698,251 83
<i>Liabilities.</i>				
Capital paid up	\$8,125,000 00	\$7,525,000 00	-----	\$600,000 00
Reserve fund, and profit and loss	3,521,975 24	3,548,683 10	\$26,707 86	-----
Due depositors	14,998,518 76	15,781,747 58	783,228 82	-----
State, county, or city money	-----	90,823 26	90,823 26	-----
Due banks and bankers	1,693,009 43	2,716,600 18	1,023,590 75	-----
Other liabilities	1,351,447 17	1,494,423 65	142,976 48	-----
Totals	\$29,689,950 60	\$31,157,277 77	\$2,067,327 17	\$600,000 00
Net increase in assets and liabilities, \$1,467,327 17.				

TOTALS, INCLUDING NATIONAL BANKS.

	283 Banks, July 1, 1894.	279 Banks, July 17, 1895.	Increase, July 1, 1894, to June 17, 1895.	Decrease, July 1, 1894, to June 17, 1895.
<i>Resources.</i>				
Bank premises.....	\$7,271,588 46	\$7,188,209 08		\$83,379 38
Other real estate.....	6,243,426 65	8,428,246 67	\$2,184,820 02	
Invested in stocks and bonds.....	24,085,355 22	28,117,802 50	4,032,447 28	
Loans on real estate.....	124,452,038 44	121,134,230 82		3,317,807 62
Loans on bonds and stocks.....	22,203,151 62	23,655,996 29	1,452,844 67	
Loans on other securities.....	5,292,335 10	6,746,475 86	1,454,140 76	
Loans on personal security.....	55,097,376 33	56,493,219 87	1,395,843 54	
Money on hand.....	28,528,059 49	27,988,199 50		539,859 99
Due from banks and bankers.....	20,019,419 30	23,864,956 11	3,845,536 81	
Other assets.....	4,160,166 33	5,562,238 71	1,402,072 38	
Totals.....	\$297,352,916 94	\$309,179,575 41	\$15,767,705 46	\$3,941,046 99
<i>Liabilities.</i>				
Capital paid up.....	\$61,055,714 11	\$61,003,316 24		\$52,397 87
Reserve fund, and profit and loss.....	27,167,359 42	28,006,797 02	\$839,437 60	
Due depositors.....	196,980,864 45	200,114,820 86	3,133,956 41	
State, county, or city money.....		3,068,249 93	3,068,249 93	
Due banks and bankers.....	7,828,982 47	9,557,874 41	1,728,891 94	
Other liabilities.....	4,319,996 49	7,428,516 95	3,108,520 46	
Totals.....	\$297,352,916 94	\$309,179,575 41	\$11,879,056 34	\$52,397 87

Grand total net increase in assets and liabilities, \$11,826,658 47.

COMPARATIVE STATEMENT OF SAN FRANCISCO BANKS.

Net increase of San Francisco Savings banks.....	\$3,093,069 62
Net increase of San Francisco Commercial banks.....	3,489,727 43
Net increase of San Francisco National banks.....	1,068,876 09
Total increase from July 1, 1894, to June 17, 1895.....	\$7,651,673 14
RECAPITULATION.	
Net increase of San Francisco banks.....	\$7,651,673 14
Net increase of Interior Savings banks.....	618,898 86
Net increase of Interior Commercial banks.....	3,570,377 54
Net increase of Interior National banks.....	398,451 08
Net decrease of Private banks.....	\$12,239,400 62
Total net increase in assets and liabilities from July 1, 1894, to June 17, 1895.....	\$11,826,658 47

SEMI-ANNUAL REPORTS

OF THE

SAVINGS BANKS OF CALIFORNIA.

[ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.]

REPORTS OF SAVINGS BANKS.

COLUMBUS SAVINGS AND LOAN SOCIETY—SAN FRANCISCO. (Incorp. January 18, 1893.)

STATEMENT ON JANUARY 1ST.

J. F. FUGAZI, President.

F. N. BELGRANO, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$268,950 00	Capital paid in coin	\$60,000 00
Money on hand	3,656 02	Profit and loss and contin- gent fund	3,519 81
Due from Nevada Bank of San Francisco	33,165 74	Due depositors	243,244 20
Furniture and fixtures	1,069 75	Dividends unpaid	77 50
Total resources	\$306,841 51	Total liabilities	\$306,841 51

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. F. Fugazi, 174; E. C. Palmieri, 55; I. W. Hellman, 40; Joseph Cuneo, 25; Francesco Arata, 40; G. Bacigalupi, 57; G. Costa, 50; Ant. Chichizola, 30; Geo. G. Caglieri, 25. Total number of shares held by the Directors is 496 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	\$252,250 00	\$679,000 00
Marin	400 00	1,250 00
Santa Clara	8,000 00	18,000 00
Alameda	5,000 00	15,000 00
San Mateo	3,300 00	7,600 00
Totals	\$268,950 00	\$720,850 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$243,244 20
2. Number of deposit accounts open January 1, 1895	747
3. Number of deposit accounts opened during past year	614
4. Number of deposit accounts closed during past year	348
5. Amount deposited during past year	\$456,260 63
6. Amount withdrawn during past year	\$357,797 96
7. Amount of dividends or interest to depositors during past year	\$6,192 47
8. Rate per cent per annum of { Term—June 30th, 5 per cent; Dec. 31st, 4 ³ / ₁₀ per cent. such dividends or interest { Ordinary—June 30th, 4 ¹ / ₄ per cent; Dec. 31st, 4 per cent.	
9. Amount of dividends to stockholders during past year	\$1,500 00
10. Rate per cent per annum of same on paid-up capital	5 per cent.
11. Amount added to reserve fund during past year	\$886 81
12. Amount of gross earnings during past year	\$16,127 91
13. Amount of net earnings during past year	\$4,329 03
14. Number of deposits less than \$1,000	699
15. Number of deposits over \$1,000 and less than \$2,000	33
16. Number of deposits over \$2,000 and less than \$5,000	14
17. Number of deposits over \$5,000	None.
18. Average amount of each deposit account January 1, 1895	\$325. ⁶²⁸ / ₁₀₀₀

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on real estate	\$343,200 00	Capital paid in coin	\$60,000 00
Money on hand	8,843 45	Reserve fund	1,019 81
Due from Nevada Bank of San Francisco	19,139 65	Profit and loss and contingent fund	4,933 29
Expenses	1,083 50	Due depositors	305,985 55
		Dividends unpaid	88 75
		Other liabilities	239 20
Total resources	\$372,266 60	Total liabilities	\$372,266 60

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. F. Fugazi, 178; E. C. Palmieri, 55; I. W. Hellman, 40; Ant. Chichizola, 30; Joseph Cuneo, 25; Giacomo Costa, 50; Francesco Arata, 40; G. Bacigalupi, 57; Geo. G. Caglieri, 25. Total number of shares held by the Directors is 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Francisco	\$322,000 00
Alameda	15,500 00
Santa Clara	4,000 00
Marin	1,400 00
San Mateo	300 00
Total	\$343,200 00

BANK COMMISSIONERS' EXAMINATION. (February 18, 1895.)

Resources.		Liabilities.	
Loans on real estate	\$272,450 00	Capital paid up	\$60,000 00
Cash balances	6,469 69	Reserve fund	2,019 81
Due from banks and bankers	60,965 34	Due depositors	278,378 06
Furniture, fixtures, etc.	1,072 25	Interest collected	1,473 25
Expenses, taxes, etc.	1,121 75	Rents, exchange, etc.	22 91
		Dividends unpaid	185 00
Total resources	\$342,079 03	Total liabilities	\$342,079 03

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE MUTUELLE—SAN FRANCISCO. (Reincorp. March 10, 1879.)

STATEMENT ON JANUARY 1ST.

E. J. LEBRETON, President.

A. BRAND, Secretary.

Resources.		Liabilities.	
Real estate taken for debt ----	\$17,000 00	Capital paid in coin -----	\$300,000 00
United States bonds	11,000 00	Reserve fund	140,000 00
Miscellaneous bonds and stocks	148,150 00	Profit and loss and contin- gent fund	19,023 83
Loans on real estate	1,607,023 19	Due depositors	1,716,108 95
Loans on stocks and bonds ...	152,767 00	Dividends unpaid	9,471 00
Money on hand	19,253 60		
Due from London, Paris, and American Bank (Lim.)	229,409 99		
Total resources	\$2,184,603 78	Total liabilities	\$2,184,603 78

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 6,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. LeBreton, 4,423; M. A. De Laveaga, 300; P. G. Sabatié, 97; Paul Fleury, 4; J. C. Sala, 2. Total number of shares held by the Directors is 4,826 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	\$7,000 00	\$10,000 00
Los Angeles	10,000 00	15,000 00
Totals	\$17,000 00	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$52,250 00	\$160,000 00
Fresno	5,500 00	16,500 00
Kings	4,500 00	12,000 00
Los Angeles	48,166 00	150,000 00
Marin	8,000 00	20,000 00
San Luis Obispo	60,000 00	180,000 00
Santa Clara	133,500 00	405,000 00
Santa Barbara	8,000 00	24,000 00
San Francisco	1,267,107 19	2,540,000 00
Tulare	20,000 00	60,000 00
Totals	\$1,607,023 19	\$3,567,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
100 shares Spring Valley Waterworks stock	\$10,000 00	\$9,500 00	\$9,725 00
\$30,000 Spring Valley Waterwks 6 per cent bonds	30,000 00	34,950 00	35,850 00
\$10,000 Northern Ry. of Cal. 6 per cent bonds	10,000 00	9,500 00	10,250 00
\$15,000 S. P. R. R. Co. of Cal. 6 per cent bonds	15,000 00	15,750 00	16,125 00
\$10,000 S. P. Branch Ry. Co. 6 per cent bonds	10,000 00	9,200 00	9,200 00
\$50,000 Market St. Cable Ry. 6 per cent bonds	50,000 00	58,250 00	59,250 00
\$10,000 Omnibus Cable Co. 6 per cent bonds	10,000 00	11,000 00	11,700 00
\$10,000 United States 4 per cent bonds registered	10,000 00	11,000 00	11,350 00
Totals	\$145,000 00	\$159,150 00	\$163,450 00

AMOUNT LOANED ON STOCKS AND BONDS.

150 shares London, Paris, and American Bank (Limited) stock -----	Par Value.	Amt. Loaned.	Market Value.
783 shares Spring Valley Waterworks stock -----	\$15,000 00	\$12,567 00	\$18,150 00
1,575 shares Oakland Gas Light & Heat Co. stock	78,300 00	59,050 00	76,146 00
87 shares Pacific Gas Improvement Co. stock --	157,500 00	46,750 00	65,937 00
250 shares Edison Light and Power Co. stock --	8,700 00	5,300 00	7,612 00
248 shares Market Street Railway Co. stock -----	25,000 00	7,100 00	25,250 00
\$10,000 Contra Costa Water Co. 5 per cent bonds	24,800 00	4,000 00	9,796 00
\$1,000 Geary St. Cable Ry. Co. 5 per cent bonds..	10,000 00	6,700 00	10,000 00
\$9,000 S. P. Branch Ry. Co. 6 per cent bonds -----	1,000 00	800 00	1,060 00
\$5,000 United States 4 per cent coupon bonds---	9,000 00	6,000 00	8,280 00
	5,000 00	4,500 00	5,675 00
Totals -----	\$334,300 00	\$152,767 00	\$227,906 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$1,716,108 95
2. Number of deposit accounts open January 1, 1895	8,227
3. Number of deposit accounts opened during past year	519
4. Number of deposit accounts closed during past year	540
5. Amount deposited during past year	\$778,277 00
6. Amount withdrawn during past year	\$862,267 00
7. Amount of dividends or interest to depositors during past year	\$69,106 88
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> <div>4⁹⁰/₁₀₀ per cent.</div> <div>4⁷⁵/₁₀₀ per cent.</div> </div>
9. Amount of dividends to stockholders during past year	\$18,562 50
10. Rate per cent per annum of same on paid-up capital	6 ⁷⁵ / ₁₀₀ per cent.
11. Amount added to reserve fund during past year	\$10,000 00
12. Amount of gross earnings during past year	\$140,643 59
13. Amount of net earnings during past year	\$87,669 38
14. Number of deposits less than \$1,000	7,762
15. Number of deposits over \$1,000 and less than \$2,000	265
16. Number of deposits over \$2,000 and less than \$5,000	158
17. Number of deposits over \$5,000	42
18. Average amount of each deposit account January 1, 1895	\$208 ⁵⁸⁴⁷ / ₁₀₀₀₀

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt ----	\$9,437 33	Capital paid in coin -----	\$300,000 00
United States bonds	11,022 48	Reserve fund	140,000 00
Miscellaneous bonds and stocks.....	132,400 00	Profit and loss and contin- gent fund.....	19,023 83
Loans on real estate	1,644,737 50	Due depositors.....	1,673,611 34
Loans on stocks and bonds ...	236,730 75	Dividends unpaid	87 26
Money on hand	9,154 94	Interest collected	50,026 48
Due from London, Paris, and American Bank (Lim.)	124,212 04	Other liabilities.....	1,061 85
Expenses	4,916 40		
Taxes.....	11,199 32		
Total resources	\$2,183,810 76	Total liabilities.....	\$2,183,810 76

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 6,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. LeBreton, 4,493; M. A. De Laveaga, 300; Jno. C. Sala, 2; P. Fleury, 4; A. Schneider, 4. Total number of shares held by the Directors is 4,803 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	(Exclusive of bank premises.)	Cost on Books.	Market Value.
Butte.....		\$6,706 05	\$10,000 00
San Luis Obispo.....		2,011 55	3,000 00
Los Angeles.....		719 73	-----
Totals.....		\$9,437 33	\$13,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$45,250 00	\$136,800 00
Fresno	5,300 00	16,000 00
Kings	4,500 00	27,000 00
Los Angeles	48,000 00	119,000 00
Marin	8,000 00	19,200 00
San Luis Obispo	58,000 00	228,000 00
Santa Clara	132,000 00	343,800 00
San Francisco	1,315,687 50	3,289,000 00
Santa Barbara	8,000 00	30,300 00
Tulare	20,000 00	60,000 00
Totals	\$1,644,737 50	\$4,269,100 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
100 shares Spring Valley Waterworks stock	\$10,000 00	\$9,500 00	\$10,050 00
\$30,000 Spring Valley Waterwks 6 per cent bonds	30,000 00	34,950 00	36,750 00
\$10,000 Northern Ry. of Cal. 6 per cent bonds	10,000 00	9,500 00	10,275 00
\$10,000 S. P. Branch Ry. 6 per cent bonds	10,000 00	9,200 00	9,675 00
\$50,000 Market St. Cable Ry. 6 per cent bonds	50,000 00	58,250 00	61,500 00
\$10,000 Omnibus Cable Co. 6 per cent bonds	10,000 00	11,000 00	11,900 00
\$10,000 United States 4 per cent bonds	10,000 00	11,022 48	11,150 00
Totals	\$130,000 00	\$143,422 48	\$151,300 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
150 shares London, Paris, and American Bank stock	\$15,000 00	\$12,567 00	\$18,900 00
514 shares Spring Valley Waterworks stock	51,400 00	35,661 25	51,657 00
20 Spring Valley Waterworks 6 per cent bonds	20,000 00	20,000 00	24,500 00
10 Omnibus Cable Co. 6 per cent bonds	10,000 00	7,500 00	11,900 00
1,440 shares Oakland Gas Co. stock	144,000 00	42,750 00	63,360 00
100 shares San Francisco Gas Co. stock	10,000 00	2,700 00	7,200 00
175 shares Pacific Gas Co. stock	17,500 00	10,452 50	14,437 50
1,678 shares Market Street Ry. Co. stock	167,800 00	40,000 00	67,120 00
150 shares Edison Light Co. stock	15,000 00	3,100 00	14,475 00
31 S. P. Branch Ry. Co. 6 per cent bonds	31,000 00	17,000 00	29,992 50
500 shares Geary, Park, and Ocean Ry. Co. stock	50,000 00	25,000 00	45,000 00
6 bonds Park and Ocean Ry. Co.	6,000 00	5,000 00	6,600 00
18 Southern Pacific Ry. Co. 6 per cent bonds	18,000 00	15,000 00	20,160 00
Totals	\$555,700 00	\$236,730 75	\$375,302 00

BANK COMMISSIONERS' EXAMINATION. (August 10, 1894.)

Resources.		Liabilities.	
Real estate	\$17,019 40	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	159,000 00	Reserve fund	135,000 00
Loans on real estate	1,588,064 14	Due depositors	1,688,429 05
Loans and discounts	322,485 65	Interest collected	4,130 99
Cash balances	8,381 47	Dividends unpaid	765 52
Due from banks and bankers	49,401 86	Profit and loss	17,338 46
Expenses, taxes, etc.	1,311 50		
Total resources	\$2,145,664 02	Total liabilities	\$2,145,664 02

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO. (Incorp. Feb. 10, 1868.)

STATEMENT ON JANUARY 1ST.

EDWARD KRUSE, President.

A. H. R. SCHMIDT, Cashier.

Resources.		Liabilities.	
Bank premises	\$190,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt	31,244 03	Reserve fund	650,000 00
Miscellaneous bonds	3,826,980 00	Contingent fund	48,515 12
Loans on real estate	24,693,923 90	Due depositors	29,504,588 45
Loans on stocks and bonds	763,000 00	State, city, and county taxes	
Money on hand	1,802,718 96	assessed by the Govern-	
Furniture and fixtures	1,000 00	ment, but not yet payable.	105,763 32
Total resources	\$31,308,866 89	Total liabilities	\$31,308,866 89

The amount of capital stock is \$1,200,000; amount subscribed is \$1,200,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$833 33.

The names of the Directors, and number of shares of stock held by each, are as follows: Edward Kruse, 16; B. A. Becker, 22; Geo. H. Eggers, 14; O. Schoemann, 18; H. L. Simon, 15; H. Horstmann, 20; Ign. Steinhart, 15; Daniel Meyer, 22; A. C. Heineken, 10. Total number of shares held by the Directors is 152 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco, Los Angeles, San Bernardino, Fresno, Orange, and Tulare	\$31,244 03	\$60,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States registered 4 per cent bonds; Southern Pacific Railroad of California, Northern Railway of California, San Francisco and North Pacific Railroad, and other railroad company first mortgage bonds	\$1,920,000 00	\$1,914,000 00	\$1,997,650 00
Miscellaneous cable and street railway, water, light, and other corporations first mortgage bonds	1,974,250 00	1,912,980 00	2,100,000 00
Totals	\$3,894,250 00	\$3,826,980 00	\$4,097,650 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous street, cable, electric, and motor railway bonds	\$1,420,000 00	\$723,000 00	\$1,327,000 00
Miscellaneous corporation stock (600 shares)	60,000 00	40,000 00	66,000 00
Totals	\$1,480,000 00	\$763,000 00	\$1,393,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco.....	\$8,408,581 90	
Alameda	812,664 00	
Butte	66,800 00	
Calaveras.....	4,000 00	
Colusa	196,409 00	
Contra Costa	356,500 00	
Fresno	1,175,447 00	
Glenn	65,900 00	
Humboldt.....	101,300 00	
Kern	103,200 00	
Kings	210,568 00	
Lake	5,500 00	
Lassen	3,350 00	
Los Angeles.....	1,696,387 00	
Madera	189,800 00	
Marin	37,450 00	
Mendocino.....	31,000 00	
Merced	398,960 00	
Monterey.....	286,734 00	
Napa	71,980 00	
Orange	40,622 00	
Riverside.....	216,000 00	
Sacramento	102,000 00	\$49,500,000 00
San Bernardino	152,500 00	
San Benito.....	7,000 00	
San Joaquin	172,200 00	
San Luis Obispo.....	146,500 00	
San Mateo.....	23,000 00	
Santa Barbara.....	74,000 00	
Santa Clara	715,907 00	
Santa Cruz	38,500 00	
Shasta	15,000 00	
Siskiyou.....	7,500 00	
Solano	388,640 00	
Sonoma	129,250 00	
Stanislaus	217,060 00	
Sutter	37,467 00	
Tehama	591,695 00	
Tulare	124,926 00	
Ventura	12,000 00	
Yolo	46,000 00	
State of Oregon.....	3,619,871 00	
State of Washington	3,154,755 00	
State of Nevada	30,000 00	
Utah Territory.....	409,500 00	
Totals	\$24,693,923 90	\$49,500,000 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895.....	\$29,504,588 45
2. Number of deposit accounts open January 1, 1895.....	29,959
3. Number of deposit accounts opened during past year.....	8,289
4. Number of deposit accounts closed during past year.....	7,002
5. Amount deposited during past year.....	\$14,939,465 22
6. Amount withdrawn during past year.....	\$15,453,616 01
7. Amount of dividends or interest to depositors during past year.....	\$1,298,421 90
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary.....</div> </div> <div> <div>5 per cent.</div> <div>4½ per cent.</div> </div>
9. Amount of dividends to stockholders during past year.....	\$156,000 00
10. Rate per cent per annum of same on paid-up capital.....	15 ⁶ / ₁₀ per cent.
11. Amount added to reserve fund during past year.....	\$80,000 00
12. Amount of gross earnings during past year.....	\$1,891,170 61
13. Amount of net earnings during past year.....	\$1,526,721 23
14. Average amount of each deposit account January 1, 1895.....	\$984 83

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$190,934 58	Capital paid in coin.....	\$1,000,000 00
Real estate taken for debt.....	76,855 77	Reserve fund.....	650,000 00
Miscellaneous bonds.....	4,907,140 23	Contingent fund.....	47,946 62
Loans on real estate.....	24,338,342 88	Due depositors.....	29,666,889 87
Loans on stocks and bonds.....	811,500 00	Interest.....	822,083 55
Money on hand.....	1,823,682 46	State, county, and city taxes.....	1,828 75
Furniture and fixtures.....	1,000 00		
Expenses.....	31,473 69		
Taxes.....	1,734 74		
Interest paid to depositors.....	6,084 44		
Total resources.....	\$32,188,748 79	Total liabilities.....	\$32,188,748 79

The amount of capital stock is \$1,200,000; amount subscribed is \$1,200,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$833 33.

The names of the Directors, and number of shares of stock held by each, are as follows: Edward Kruse, 16; B. A. Becker, 22; Geo. H. Eggers, 12; O. Schoemann, 18; H. L. Simon, 15; H. Horstmann, 20; Ign. Steinhart, 15; Daniel Meyer, 19; A. C. Heineken, 10. Total number of shares held by the Directors is 147 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco.....	\$8,509,779 88	
Alameda.....	741,511 00	
Butte.....	60,300 00	
Calaveras.....	4,000 00	
Colusa.....	196,409 00	
Contra Costa.....	346,500 00	
Fresno.....	1,081,755 00	
Glenn.....	65,900 00	
Humboldt.....	103,300 00	
Kern.....	106,200 00	
Kings.....	194,668 00	
Lake.....	5,500 00	
Lassen.....	3,350 00	
Los Angeles.....	1,601,522 00	
Madera.....	189,800 00	
Marin.....	36,950 00	
Mendocino.....	31,000 00	
Merced.....	398,960 00	
Monterey.....	283,734 00	
Napa.....	72,000 00	
Orange.....	36,272 00	
Riverside.....	216,000 00	
Sacramento.....	102,000 00	\$49,500,000 00
San Bernardino.....	153,000 00	
San Benito.....	7,000 00	
San Joaquin.....	172,200 00	
San Luis Obispo.....	156,500 00	
San Mateo.....	21,800 00	
Santa Barbara.....	86,000 00	
Santa Clara.....	701,034 00	
Santa Cruz.....	39,000 00	
Shasta.....	15,000 00	
Siskiyou.....	7,500 00	
Solano.....	386,640 00	
Sonoma.....	118,250 00	
Stanislaus.....	215,852 00	
Sutter.....	37,467 00	
Tehama.....	588,501 00	
Tulare.....	120,314 00	
Ventura.....	12,000 00	
Yolo.....	45,200 00	
State of Oregon.....	3,489,012 00	
State of Washington.....	3,139,162 00	
State of Nevada.....	30,000 00	
Utah Territory.....	409,500 00	
Totals.....	\$24,338,342 88	\$49,500,000 00

REPORT OF BANK COMMISSIONERS—SAVINGS BANKS.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)		
County Situated In.	Cost on Books.	Market Value.
San Francisco, Los Angeles, San Bernardino, Fresno, Orange, Tulare, and Multnomah County, Oregon.....	\$76,855 77	\$120,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States registered 4 per cent bonds; Southern Pacific Railroad of California, Northern Railway of California, San Francisco and North Pacific Railroad, and other railroad company first mortgage bonds.....	\$2,927,000 00	\$3,009,410 23	\$3,164,380 00
Miscellaneous cable and street railway, water, light, and other corporations first mortgage bonds	1,959,000 00	1,897,730 00	2,094,760 00
Totals	\$4,886,000 00	\$4,907,140 23	\$5,259,140 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous street, cable, electric, and motor railway bonds, water and other corporation bonds, and railroad bonds	\$1,485,500 00	\$771,500 00	\$1,397,534 00
Miscellaneous corporation stock (600 shares)...	60,000 00	40,000 00	66,000 00
Totals	\$1,545,500 00	\$811,500 00	\$1,463,534 00

BANK COMMISSIONERS' EXAMINATION. (July 31, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$195,062 50	Capital paid up.....	\$1,000,000 00
Other real estate.....	15,595 80	Reserve fund	654,966 33
Invested in stocks, bonds, and warrants.....	3,477,732 88	Due depositors	28,965,831 06
Loans on real estate	24,916,646 59	Interest collected	151,105 04
Loans and discounts	864,400 00	Dividends unpaid	12,230 00
Cash balances	1,455,050 44	Other liabilities.....	147,762 40
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	6,366 79		
Other assets	39 83		
Total resources	\$30,931,894 83	Total liabilities.....	\$30,931,894 83

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO. (Incorp. April 12, 1859; reincorp. August 30, 1864.)

STATEMENT ON JANUARY 1ST.

JAMES R. KELLY, President.

ROBERT J. TOBIN, Secretary.

Resources.		Liabilities.	
Bank premises	\$597,340 50	Reserve fund	\$2,418,639 44
Real estate taken for debt	1,892 76	Due depositors	29,835,050 04
United States bonds	3,850,000 00	Premium on United States	
Miscellaneous bonds	1,993,549 58	registered 4 per cent bonds	237,233 77
District of Columbia 3½ per cent bonds, guaranteed by United States Government	827,000 00		
Loans on real estate	24,065,335 00		
Loans on bonds	163,000 00		
Loans on other securities	50,000 00		
Money on hand	822,493 67		
Furniture and fixtures	1,000 00		
Taxes and mortgage taxes for 1894-95, apportioned to ensuing six months	27,231 92		
Interest on bonds accrued to January 1, 1895	92,079 82		
Total resources	\$32,490,923 25	Total liabilities	\$32,490,923 25

There is no capital stock. The names of the Directors are as follows: R. J. Tobin, Jas. R. Kelly, Alfred Tobin, Hugh Dimond, J. J. O'Brien, Henry Doyle, Richard M. Tobin, Charles Mayo, Jos. S. Tobin.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$1,892 76	\$1,892 76

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	\$21,855,275 03	\$40,108,891 67
Alameda	920,464 95	
Marin	111,850 00	
Santa Clara	501,538 20	
San Mateo	114,876 25	
Solano	7,000 00	
Sonoma	7,000 00	
Napa	2,027 00	
San Luis Obispo	300,000 00	
Colusa	7,500 00	
Los Angeles	45,000 00	
Humboldt	141,978 57	
Santa Barbara	13,825 00	
San Benito	37,000 00	
Totals	\$24,065,335 00	\$40,108,891 67

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States registered 4 per cent bonds of 1907	\$3,850,000 00	\$3,612,766 23	\$4,350,000 00
District of Columbia 3½ per cent bonds	827,000 00	827,000 00	839,405 00
Market Street Cable Railway Co. 6 per cent bonds	1,000,000 00	1,180,442 67	1,180,000 00
Spring Valley Waterworks 4 per cent bonds	516,000 00	514,106 40	491,490 00
Sutter Street Railway Co. 5 per cent bonds	210,000 00	210,000 00	221,550 00
City of San José 5 per cent bonds	50,750 00	50,750 00	50,750 00
City of San Luis Obispo 5 per cent bonds	38,250 51	38,250 51	38,250 51
Totals	\$6,492,000 51	\$6,433,315 81	\$7,171,945 51

AMOUNT LOANED ON BONDS, ETC.

	Par Value.	Amt. Loaned.	Market Value.
The Northern Railway Co. of California 6 per cent bonds	\$97,000 00	\$74,616 00	\$98,940 00
Park and Cliff House Railway Co. 6 per cent bonds	47,000 00	36,000 00	47,000 00
The Pacific Rolling Mills 6 per cent bonds	33,000 00	25,384 00	33,000 00
City of Stockton 6 per cent bonds	24,000 00	19,059 00	24,000 00
City of Santa Cruz 5 per cent bonds	10,000 00	7,941 00	10,000 00
Deposit account—assigned to the Society	76,484 12	50,000 00	73,484 12
Totals	\$287,484 12	\$213,000 00	\$286,424 12

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$29,835,050 04
2. Number of deposit accounts open January 1, 1895	48,992
3. Number of deposit accounts opened during past year	12,861
4. Number of deposit accounts closed during past year	9,996
5. Amount deposited during past year	\$10,422,196 22
6. Amount withdrawn during past year	\$9,717,295 24
7. Amount of dividends or interest to depositors during past year	\$1,159,757 87
8. Rate per cent per annum of such dividends or interest—Ordinary	4¼ per cent.
11. Amount added to reserve fund during past year	\$161,067 85
12. Amount of gross earnings during past year	\$1,850,639 78
13. Amount of net earnings during past year	\$1,369,241 61
18. Average amount of each deposit account January 1, 1895	\$608 96

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$597,704 55	Reserve fund	\$2,417,126 51
Real estate taken for debt	13,875 91	Due depositors	30,266,686 97
United States bonds	4,725,000 00	Interest collected	814,980 22
Miscellaneous bonds	1,981,299 55	Interest on bonds—balance of collections to date	52,705 05
District of Columbia 3½ per cent bonds, guaranteed by United States Government	827,000 00	Premium on United States registered 4 per cent bonds	77,602 61
Loans on real estate	23,721,257 86		
Loans on bonds	65,600 00		
Money on hand	1,132,530 52		
Furniture and fixtures	1,251 75		
Expenses	55,596 89		
Taxes and mortgage taxes, for second half fiscal year 1894-95	172,984 33		
The Donohoe-Kelly Banking Co., for investment in United States bonds	335,000 00		
Total resources	\$33,629,101 36	Total liabilities	\$33,629,101 36

There is no capital stock. The names of the Directors are as follows: R. J. Tobin, Jas. R. Kelly, Alfred Tobin, Hugh Dimond, J. J. O'Brien, Henry Doyle, Richard M. Tobin, Charles Mayo, Jos. S. Tobin.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$13,875 91	\$13,875 91

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	\$21,571,032 62	
Alameda	890,175 44	
Marin	125,863 09	
San Mateo	114,876 25	
Santa Clara	471,068 40	
Solano	800 00	
Sonoma	7,000 00	
Napa	2,027 00	
San Luis Obispo	300,000 00	\$39,535,429 76
Colusa	7,500 00	
Los Angeles	45,000 00	
Humboldt	135,090 06	
Santa Barbara	13,825 00	
San Benito	37,000 00	
Totals	\$23,721,257 86	\$39,535,429 76

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States registered 4 per cent bonds of 1907	\$4,725,000 00	\$4,647,397 39	\$5,292,000 00
District of Columbia 3½ per cent bonds	827,000 00	827,000 00	835,270 00
Market Street Cable Railway Co. 6 per cent bonds	1,000,000 00	1,180,442 67	1,230,000 00
Spring Valley Waterworks 4 cent bonds	516,000 00	514,106 40	505,680 00
Sutter Street Railway Co. 5 per cent bonds	210,000 00	210,000 00	226,800 00
City of San José 5 per cent bonds	40,750 00	40,750 00	40,750 00
City of San Luis Obispo 5 per cent bonds	36,000 48	36,000 48	36,000 48
Totals	\$7,354,750 48	\$7,455,696 94	\$8,166,500 48

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
City of Stockton 6 per cent bonds	\$21,000 00	\$16,258 00	\$22,050 00
City of Santa Cruz 5 per cent bonds	10,000 00	7,742 00	10,000 00
Park and Cliff House Railway Co. 6 per cent bonds	47,000 00	36,000 00	47,000 00
The Northern Railway Co. of California 6 per cent bonds	4,000 00	2,489 00	4,080 00
Twenty-third Avenue Electric Railway Co. of Alameda County, California, 6 per cent bonds	5,000 00	3,111 00	5,000 00
Totals	\$87,000 00	\$65,600 00	\$88,130 00

BANK COMMISSIONERS' EXAMINATION. (August 28, 1894.)

Resources.		Liabilities.	
Bank premises	\$618,475 46	Reserve fund	\$2,335,193 67
Other real estate	1,755 24	Due depositors	28,728,403 32
Invested in stocks, bonds, and warrants	6,301,504 96	Interest collected	318,835 48
Loans on real estate	23,679,853 22	Premium on bonds	325,532 50
Loans and discounts	113,000 00		
Cash balances	969,853 41		
Furniture, fixtures, etc.	2,536 44		
Expenses, taxes, etc.	20,986 24		
Total resources	\$31,707,964 97	Total liabilities	\$31,707,964 97

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorp. November 24, 1869.)

STATEMENT ON JANUARY 1ST. .

ADOLPH C. WEBER, President.

ERNEST BRAND, Secretary.

Resources.		Liabilities.	
Bank premises	\$130,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	25,434 84	Reserve fund	90,000 00
Miscellaneous bonds	482,500 00	Due depositors	2,774,968 53
Loans on real estate	2,472,412 97	Dividends unpaid	9,278 61
Money on hand	26,133 03	Other liabilities, current taxes	17,198 88
Due from banks and bankers	58,960 44	State, county, or city money	3,995 26
Total resources	\$3,195,441 28	Total liabilities	\$3,195,441 28

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 300 shares; the amount paid on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: Adolph C. Weber, 50; W. J. Lowry, 9; W. S. Keyes, 20; I. Kohn, 9; H. F. Fortmann, 5. Total number of shares held by the Directors is 93 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sutter	\$8,416 89	\$17,000 00
Napa	5,017 95	10,000 00
San Joaquin	12,000 00	18,000 00
Totals	\$25,434 84	\$45,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Francisco	\$1,858,154 09
Alameda	110,530 58
Contra Costa	38,900 00
Glenn	6,118 77
Marin	13,700 00
Mendocino	2,000 00
Napa	13,250 00
Sacramento	20,000 00
Santa Clara	83,000 00
Santa Cruz	8,389 05
San Joaquin	142,500 00
San Luis Obispo	15,483 48
San Mateo	11,500 00
Solano	25,000 00
Sonoma	22,250 00
Stanislaus	3,637 00
Sutter	85,000 00
Yuba	13,000 00
Total	\$2,472,412 97

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Spring Valley Waterworks first mortgage bonds	\$30,000 00	\$482,500 00	\$35,850 00
Market Street Cable Railway Company first mortgage bonds	30,000 00		36,750 00
Southern Pacific Railroad of California first mortgage bonds	60,000 00		65,400 00
Southern Pacific Branch Railway of California first mortgage bonds	225,000 00		207,000 00
Southern Pacific Railroad of Arizona first mortgage bonds	130,000 00		120,900 00
Northern Railway of California first mortgage bonds	30,000 00		31,650 00
Totals	\$505,000 00	\$482,500 00	\$497,550 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California	\$49,464 82
Sather Banking Co.	9,135 30
Pacific Bank	360 32
Total	\$58,960 44

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$2,778,963 79
2. Number of deposit accounts open January 1, 1895	3,907
3. Number of deposit accounts opened during past year	393
4. Number of deposit accounts closed during past year	430
5. Amount deposited during past year	\$1,343,638 73
6. Amount withdrawn during past year	\$1,488,499 94
7. Amount of dividends or interest to depositors during past year	\$121,229 26
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>4 ¹/₁₀ per cent.</div> <div>Ordinary</div> <div>4 per cent.</div> </div>
9. Amount of dividends to stockholders during past year	\$18,000 00
10. Rate per cent per annum of same on paid-up capital	6 per cent.
11. Amount added to reserve fund during past year	\$2,000 00
12. Amount of gross earnings during past year	\$217,421 26
13. Amount of net earnings during past year	\$157,831 62
14. Number of deposits less than \$1,000	3,357
15. Number of deposits over \$1,000 and less than \$2,000	247
16. Number of deposits over \$2,000 and less than \$5,000	202
17. Number of deposits over \$5,000	101
18. Average amount of each deposit account January 1, 1895	\$710 91

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$130,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	26,771 84	Reserve fund	90,000 00
Miscellaneous bonds	454,250 00	Profit and loss and contin-	
Loans on real estate	2,507,151 88	gent fund, rent and interest	
Money on hand	22,156 19	accounts	100,774 49
Due from banks and bankers	71,669 30	Due depositors	2,724,786 47
Expenses	8,722 30	Other liabilities	1,265 29
		State, county, or city money	3,895 26
Total resources	\$3,220,721 51	Total liabilities	\$3,220,721 51

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 300 shares; the amount paid on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: A. C. Weber, 50; W. J. Lowry, 9; I. Kohn, 9; A. D. Keyes, 5; G. H. Luchsinger, 16. Total number of shares held by the Directors is 89 shares.

REPORT OF BANK COMMISSIONERS—SAVINGS BANKS.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$12,000 00	\$18,000 00
Sutter	8,292 26	17,000 00
Santa Cruz	6,479 58	12,000 00
Totals	\$26,771 84	\$47,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	\$1,796,808 86	\$2,650,000 00
Alameda	161,546 88	
Contra Costa	38,900 00	
Glenn	6,276 92	
Marin	13,700 00	
Mendocino	2,000 00	
Napa	9,750 00	
Sacramento	20,000 00	
Santa Clara	83,000 00	
Santa Cruz	3,000 00	1,800,000 00
San Joaquin	142,513 00	
San Luis Obispo	15,243 35	
San Mateo	11,500 00	
Solano	25,000 00	
Sonoma	22,250 00	
Stanislaus	3,637 00	
Sutter	85,000 00	
Yuba	16,000 00	
Totals	\$2,456,126 01	\$4,450,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Spring Valley Waterworks first mortgage bonds	\$30,000 00		\$36,825 00
Market Street Cable Railway Company first mortgage bonds	30,000 00		36,900 00
Southern Pacific Railroad of California first mortgage bonds	50,000 00	\$454,250 00	55,750 00
Southern Pacific Branch Railway of California first mortgage bonds	225,000 00		213,750 00
Southern Pacific Railroad of Arizona first mortgage bonds	110,000 00		110,000 00
Northern Railway of California first mortgage bonds	30,000 00		30,300 00
Totals	\$475,000 00	\$454,250 00	\$483,525 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Pacific Bank	\$340 30
Bank of California	71,329 00
Total	\$71,669 30

BANK COMMISSIONERS' EXAMINATION. (August 11, 1894.)

Resources.		Liabilities.	
Bank premises	\$130,000 00	Capital paid up	\$300,000 00
Other real estate	28,835 60	Reserve fund	90,000 00
Invested in stocks, bonds, and warrants	490,000 00	Due depositors	2,761,823 59
Loans on real estate	2,493,783 97	Interest collected	17,877 38
Cash balances	20,211 18	Dividends unpaid	1,213 45
Due from banks and bankers	25,101 27	Other liabilities, current taxes	19,275 32
Expenses, taxes, etc.	2,262 72		
Total resources	\$3,190,194 74	Total liabilities	\$3,190,194 74

MUTUAL SAVINGS BANK OF SAN FRANCISCO.

(Incorp. November 21, 1889.)

STATEMENT ON JANUARY 1ST.

JAMES D. PHELAN, Vice-President.

GEORGE A. STORY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$21,850 09	Capital paid in coin	\$300,000 00
Miscellaneous bonds	559,472 33	Profit and loss and contin-	
Loans on real estate	1,656,398 31	gent fund	75,307 39
Loans on stocks and bonds	867,895 38	Due depositors	2,926,136 99
Money on hand	54,545 98		
Due from First National Bank			
of San Francisco	138,069 67		
Furniture and fixtures	2,992 46		
Taxes	220 16		
Total resources	\$3,301,444 38	Total liabilities	\$3,301,444 38

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: James G. Fair, 1,020; James D. Phelan, 1,315; James Moffitt, 500; John A. Hooper, 500; C. G. Hooker, 500; S. G. Murphy, 200; L. P. Drexler, 200; F. J. Sullivan, 100; Robert McElroy, 100. Total number of shares held by the Directors is 4,435 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Nevada	\$21,850 09	\$32,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$67,324 00	\$198,000 00
Butte	53,333 33	106,000 00
Contra Costa	15,438 00	27,500 00
Fresno	51,435 93	102,000 00
Glenn	40,000 00	95,000 00
Los Angeles	50,000 00	160,000 00
Monterey	130,000 00	250,000 00
San Mateo	1,400 00	8,000 00
Santa Clara	40,651 30	95,000 00
Santa Barbara	27,761 00	60,000 00
San Luis Obispo	128,357 00	260,000 00
Tulare	1,000 00	4,500 00
Tehama	8,000 00	21,000 00
San Francisco	902,501 75	2,200,000 00
State of Oregon	139,196 00	270,000 00
Totals	\$1,656,398 31	\$3,857,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Miscellaneous corporate bonds	\$525,000 00	\$521,944 53	\$521,944 53
School district bonds	36,000 00	37,527 80	37,527 80
Totals	\$561,000 00	\$559,472 33	\$559,472 33

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
First mortgage railroad bonds	\$855,000 00	\$501,170 38	\$855,000 00
Miscellaneous corporate bonds	64,000 00	41,500 00	64,000 00
Shares of capital stock of corporations		325,225 00	1,000,000 00
Totals	\$919,000 00	\$867,895 38	\$1,919,000 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$2,926,136 99
2. Number of deposit accounts open January 1, 1895	1,731
3. Number of deposit accounts opened during past year	611
4. Number of deposit accounts closed during past year	454
5. Amount deposited during past year	\$1,396,663 23
6. Amount withdrawn during past year	\$1,419,770 22
7. Amount of dividends or interest to depositors during past year	\$122,414 11
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> <div>4½ per cent.</div> <div>4 per cent.</div> </div>
9. Amount of dividends to stockholders during past year	
10. Rate per cent per annum of same on paid-up capital	6 per cent.
11. Amount added to reserve fund during past year	\$7,020 30
12. Amount of gross earnings during past year	\$182,872 84
13. Amount of net earnings during past year	\$147,481 05
14. Number of deposits less than \$1,000	1,221
15. Number of deposits over \$1,000 and less than \$2,000	202
16. Number of deposits over \$2,000 and less than \$5,000	160
17. Number of deposits over \$5,000	148
18. Average amount of each deposit account January 1, 1895	\$1,110 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$22,813 09	Capital paid in coin	\$300,000 00
Miscellaneous bonds	519,602 33	Profit and loss and contin-	
Loans on real estate	1,680,110 85	gent fund	67,147 74
Loans on stocks and bonds	483,903 50	Due depositors	2,903,533 96
Money on hand	8,919 36	Interest collected	71,550 73
Due from First National Bank		Rents collected	1,054 25
of San Francisco	609,388 84		
Furniture and fixtures	3,046 21		
Expenses	8,085 12		
Taxes	7,417 38		
Total resources	\$3,343,286 68	Total liabilities	\$3,343,286 68

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: James D. Phelan, 1,315; James Moffitt, 500; John A. Hooper, 500; C. G. Hooker, 500; S. G. Murphy, 200; L. P. Drexler, 200; Frank J. Sullivan, 100; Robert McElroy, 100; Jos. D. Grant, 100. Total number of shares held by the Directors is 3,515 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Nevada	\$22,813 09	\$32,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$76,000 00	\$200,000 00
Butte	53,333 33	106,000 00
Contra Costa	15,100 00	27,500 00
Fresno	44,537 45	102,000 00
Glenn	40,300 00	95,000 00
Los Angeles	25,000 00	150,000 00
Monterey	130,000 00	250,000 00
San Mateo	1,100 00	6,000 00
Santa Clara	58,511 55	125,000 00
Santa Barbara	27,400 00	60,000 00
San Luis Obispo	128,000 00	260,000 00
Tulare	1,000 00	4,500 00
Tehama	8,060 00	21,000 00
San Francisco	931,893 79	2,500,000 00
State of Oregon	139,874 73	275,000 00
Totals	\$1,680,110 85	\$4,182,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Miscellaneous corporate bonds	\$484,000 00	\$481,143 53	\$484,000 00
School district bonds.....	36,000 00	38,458 80	38,458 80
Totals	\$520,000 00	\$519,602 33	\$522,458 80

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
First mortgage railway bonds.....	\$185,000 00	\$145,053 00	\$185,000 00
Miscellaneous corporate bonds.....	41,000 00	21,699 50	41,000 00
Shares of capital stock of corporations.....	-----	317,151 00	1,000,000 00
Totals	\$226,000 00	\$483,903 50	\$1,226,000 00

BANK COMMISSIONERS' EXAMINATION. (August 8, 1894.)

Resources.		Liabilities.	
Real estate	\$22,222 09	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants.....	531,900 00	Due depositors	2,839,476 56
Loans on real estate	1,579,358 38	Interest collected	16,950 83
Loans and discounts.....	790,590 00	Dividends unpaid	985 50
Cash balances	9,457 37	Contingent fund.....	42,970 03
Due from banks and bankers	261,038 10		
Furniture, fixtures, etc.	3,422 71		
Expenses, taxes, etc.	2,394 27		
Total resources	\$3,200,382 92	Total liabilities	\$3,200,382 92

SAN FRANCISCO SAVINGS UNION. (Incorp. June 18, 1862.)

STATEMENT ON JANUARY 1ST.

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.		Liabilities.	
Bank premises	\$467,598 36	Capital paid in coin.....	\$1,000,000 00
Real estate taken for debt	1,011,576 34	Reserve fund	128,280 94
Miscellaneous bonds and warrants.....	1,416,187 33	Profit and loss and contingent fund.....	497,389 37
Loans on real estate	19,340,916 87	Due depositors	23,713,941 27
Loans on stocks and bonds	2,097,422 71	Dividends unpaid	6,801 20
Money on hand.....	537,508 32	Balance of sundry accounts in process of settlement.....	15,913 35
Due from banks and bankers	599,770 24	State, city, and county taxes, balance undisbursed.....	124,218 20
Furniture and fixtures	15,564 16		
Total resources.....	\$25,486,544 33	Total liabilities.....	\$25,486,544 33

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 4,000 shares; the amount paid on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows: Albert Miller, 200; George W. Beaver, 40; George C. Boardman, 30; Joseph G. Eastland, 75; W. C. B. de Fremery, 70; Thomas Magee, 38; Daniel E. Martin, 95; Charles Pace, 150; E. B. Pond, 65. Total number of shares held by the Directors is 763 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	(Exclusive of bank premises.)	Cost on Books.
Alameda		\$26,724 38
Colusa		19,228 94
Fresno		56,999 84
Kern		1,733 58
Merced		62,631 75
Napa and Solano		2,595 18
Riverside		424,034 73
San Benito		4,753 00
San Diego		76,985 93
San Francisco		140,912 96
San Luis Obispo		16,068 32
San Mateo		18,590 62
Stanislaus		12,220 75
Tehama and Glenn		92,168 01
Tulare		55,928 35
Total		\$1,011,576 34

The aggregate value of this real estate is believed to be about equal to the total amount at which it stands debited, to wit: \$1,011,576 34. It is impossible to state its value more definitely.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Francisco	\$5,178,560 41
Alameda	2,135,434 53
Butte	131,634 11
Colusa	342,946 14
Contra Costa	270,223 09
Fresno	1,284,558 77
Glenn	398,254 22
Kings	257,486 18
Kern	180,160 12
Lake	17,259 36
Los Angeles	425,287 88
Marin	625,477 00
Mendocino	3,625 67
Merced	362,560 72
Madera	498,100 90
Monterey	187,674 53
Napa	56,611 50
Orange	34,815 85
Placer	49,500 00
Sacramento	181,841 89
San Benito	140,900 46
San Bernardino	900,458 77
San Joaquin	305,905 53
San Luis Obispo	614,045 10
San Mateo	128,520 91
Santa Barbara	534,878 35
Santa Clara	320,999 64
Santa Cruz	2,000 00
Shasta	55,427 34
Siskiyou	125,554 96
Solano	229,531 86
Sonoma	52,475 70
Stanislaus	1,028,497 62
Tehama	274,290 87
Tulare	1,650,171 04
Ventura	164,866 27
Yolo	156,159 27
Yuba	34,220 31
Total	\$19,340,916 87

The loans of this bank on real estate are secured by mortgages made direct to, or which have been assigned to the corporation, or by deeds of trust in which the corporation is described as "the party of the third part." Such mortgages, assignments, and deeds of trust being in all cases of record in the respective counties. The names of the trustees holding these real estate securities are, either James de Fremery and Alex. Campbell, Sr., or Albert Miller and Alex. Campbell, Sr., or Henry C. Campbell and Thadeus B. Kent.

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Bonds of quasi-public and industrial corporations	\$1,449,894 00	\$1,413,264 00	\$1,418,304 00
Warrants of counties of the State of California	16,000 00	2,923 33	16,000 00
Totals	\$1,465,894 00	\$1,416,187 33	\$1,434,304 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Bonds and promissory notes of quasi-public and industrial corporations	\$2,397,273 96	\$1,451,324 10	\$2,313,924 00
Shares of capital stock of same	4,903,008 00	646,098 61	2,836,858 00
Totals	\$7,300,281 96	\$2,097,422 71	\$5,150,782 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California	\$283,388 07
Bank of British North America	187,380 35
London, Paris, and American Bank (Limited)	129,001 82
Total	\$599,770 24

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$23,713,941 27				
2. Number of deposit accounts open January 1, 1895	20,484				
3. Number of deposit accounts opened during past year	4,952				
4. Number of deposit accounts closed during past year	4,705				
5. Amount deposited during the past year	\$10,602,304 03				
6. Amount withdrawn during the past year	\$12,106,077 76				
7. Amount of dividends or interest to depositors during past year	\$1,092,019 68				
8. Rate per cent per annum of such dividends or interest	<table> <tr> <td>Term</td><td>4.8 per cent.</td></tr> <tr> <td>Ordinary</td><td>4.0 per cent.</td></tr> </table>	Term	4.8 per cent.	Ordinary	4.0 per cent.
Term	4.8 per cent.				
Ordinary	4.0 per cent.				
9. Amount of dividends to stockholders during past year	\$60,000 00				
10. Rate per cent per annum of same on paid-up capital	6 per cent.				
11. Amount added to reserve and other funds during past year	\$62,506 15				
12. Amount of gross earnings during past year	\$1,587,828 14				
Amount of taxes paid during past year	\$321,023 30				
13. Amount of net earnings during past year	\$1,214,525 83				
14. Average amount of each deposit account January 1, 1895	\$1,157 68				

STATEMENT ON JUNE 17TH.

Resources.	Liabilities.
Bank premises	Capital paid in coin
Real estate taken for debt	Reserve fund
Miscellaneous bonds	Profit and loss and contingent fund, including interest collected and accrued
Loans on real estate	Due depositors
Loans on stocks and bonds	Dividends unpaid
Money on hand	State, city, and county taxes, balance undisbursed
Due from banks and bankers	Balance of sundry accounts in process of settlement
Furniture and fixtures	
Expenses	
Total resources	Total liabilities

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 4,000 shares; the amount paid on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows: Albert Miller, 200; E. B. Pond, 65; G. W. Beaver, 40; G. C. Boardman, 30; Jos. G. Eastland, 75; W. C. B. de Fremery, 70; Thomas Magee, 38; Dan'l E. Martin, 95; Charles Pace, 150. Total number of shares held by the Directors is 763 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Alameda	\$32,617 33
Colusa	84,059 96
Fresno	79,939 22
Glenn	7,702 12
Kern	1,735 18
Los Angeles	13,890 70
Marin	1,051 70
Merced	71,736 90
Napa and Solano	2,595 18
Riverside	222,784 18
San Benito	4,753 00
San Diego	81,785 18
San Francisco	144,249 27
San Luis Obispo	16,068 32
San Mateo	18,590 62
Stanislaus	31,187 65
Tehama	91,750 51
Tulare and Kings	352,929 69
Yolo	2,712 90
Total	\$1,262,139 61

The aggregate value of this real estate is believed to be about equal to the total amount at which it stands debited, to wit: \$1,262,139 61. It is impossible to state its value more definitely.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Francisco	\$5,239,675 69
Alameda	2,165,002 46
Butte	134,419 99
Colusa	282,004 60
Contra Costa	278,733 95
Fresno	1,240,112 89
Glenn	401,260 81
Kings	298,946 19
Kern	186,828 00
Lake	16,826 34
Los Angeles	397,047 09
Marin	635,571 77
Mendocino	3,268 32
Merced	320,429 62
Madera	521,308 86
Monterey	193,491 02
Napa	58,550 91
Orange	36,166 65
Placer	51,000 00
Riverside	207,315 39
Sacramento	188,918 23
San Benito	143,272 43
San Bernardino	900,150 79
San Joaquin	262,890 03
San Luis Obispo	631,080 91
San Mateo	123,120 98
Santa Barbara	542,413 31
Santa Clara	315,287 25
Santa Cruz	2,079 98
Shasta	57,231 49
Siskiyou	129,278 71
Solano	219,885 39
Sonoma	52,980 56
Stanislaus	1,038,978 60
Tehama	280,433 46
Tulare	1,377,315 14
Ventura	167,293 60
Yolo	159,003 02
Yuba	35,017 60
Total	\$19,294,592 03

The loans of this bank on real estate are secured by mortgages made direct to, or which have been assigned to the corporation, or by deeds of trust in which the corporation is described as "the party of the third part." Such mortgages, assignments, and deeds of trust being in all cases of record in the respective counties. The names of the trustees holding these real estate securities are, either James de Fremery and Alex. Campbell, Sr., or Albert Miller and Alex. Campbell, Sr., or Henry C. Campbell and Thadeus B. Kent.

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Bonds of quasi-public and industrial corporations.....	\$1,488,923 33	\$1,480,979 33	\$1,497,923 33

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Bonds and promissory notes of quasi-public and industrial corporations	\$2,662,759 00	\$1,801,008 98	\$2,583,419 00
Shares of capital stock of same	5,514,919 00	933,923 06	2,995,198 00
Totals	\$8,177,678 00	\$2,734,932 04	\$5,578,617 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California	\$235,575 87
Bank of British North America	162,038 60
London, Paris, and American Bank (Limited)	157,509 29
Total	\$555,123 76

BANK COMMISSIONERS' EXAMINATION. (September 15, 1894.)

Resources.	Liabilities.
Bank premises.....	Capital paid up.....
Other real estate.....	Reserve fund and contingent.....
Invested in bonds and war-rants.....	Due depositors.....
Loans on real estate.....	Interest collected.....
Loans and discounts.....	Rents, exchange, etc.....
Cash balances.....	Dividends unpaid.....
Due from banks and bankers.....	Other liabilities.....
Furniture, fixtures, etc.....	Tax reserve.....
Expenses, taxes, etc.....	
Other assets.....	
Total resources.....	Total liabilities.....

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.
(Incorp. July 23, 1857.)

STATEMENT ON JANUARY 1ST.

S. C. BIGELOW, President.

CYRUS W. CARMANY, Cashier.

Resources.	Liabilities.
Bank premises.....	Capital paid in coin.....
Real estate taken for debt.....	Reserve fund.....
Miscellaneous bonds and stocks.....	Profit and loss and contingent fund.....
Loans on real estate.....	Due depositors.....
Loans on stocks, bonds, and warrants.....	Dividends unpaid.....
Money on hand.....	Other liabilities.....
Due from Bank of California.....	
Furniture and fixtures.....	
Other assets (coupons payable January 1, 1895).....	
Total resources.....	Total liabilities.....

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$750,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Bigelow, 500; Isaac Hyde, 700; Horace Davis, 500; Arthur A. Smith, 250; A. N. Drown, 310; F. H. Woods, 300; George E. Goodman, 652; E. C. Burr, 262; W. E. Davis, 50. Total number of shares held by the Directors is 3,524 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Contra Costa	\$255,800 00	\$350,000 00
Alameda	30,225 00	
San Francisco	22,600 00	
Sonoma	11,350 93	
Riverside	8,543 20	
Napa	250 00	
Totals	\$335,769 13	\$350,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$207,307 00	\$9,900,000 00
Butte	42,028 00	
Contra Costa	42,487 00	
Colusa	50,025 00	
Fresno	9,017 00	
Glenn	27,000 00	
Kern	7,200 00	
Los Angeles	74,500 00	
Mendocino	26,500 00	
Merced	49,000 00	
Marin	50,504 00	
Mariposa	7,000 00	
Napa	55,000 00	
Orange	3,010 00	
Placer	6,717 00	
San Francisco	1,360,822 58	
San Mateo	47,758 00	
Solano	14,300 00	
Sonoma	17,275 00	
San Diego	30,589 00	
Stanislaus	34,005 00	
San Joaquin	13,857 00	
Santa Clara	750 00	
Santa Barbara	2,300 00	
Tulare	10,655 00	
Ventura	47,000 00	
State of Oregon	1,410,300 00	
State of Washington	239,000 00	
Utah Territory	83,000 00	
Totals	\$3,968,906 58	\$9,900,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
City and county bonds	\$607,242 95	\$606,915 09	\$615,000 00
Water, gas, and electric light stocks and bonds	497,300 00	443,441 75	450,000 00
Stocks of solvent incorporated companies	153,000 00	128,520 13	145,000 00
Totals	\$1,257,542 95	\$1,188,876 97	\$1,210,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
City and county bonds	\$106,000 00	\$69,620 00	\$106,000 00
Water, gas, and electric light stocks and bonds	260,700 00	196,615 00	250,000 00
Railroad stocks and bonds	190,000 00	122,000 00	170,000 00
Bonds and stocks and evidences of indebtedness of various solvent industrial corporations	454,750 00	240,607 36	500,000 00
Totals	\$1,011,450 00	\$628,842 36	\$1,026,000 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$5,586,569 67
2. Number of deposit accounts open January 1, 1895	4,793
3. Number of deposit accounts opened during past year	864
4. Number of deposit accounts closed during past year	1,240
5. Amount deposited during past year	\$1,438,083 41
6. Amount withdrawn during past year	\$1,766,545 54
7. Amount of dividends or interest to depositors during past year	\$238,446 31
8. Rate per cent per annum of such dividends or interest	$\left\{ \begin{array}{l} \text{Term} \dots\dots\dots 4\frac{1}{10} \text{ per cent.} \\ \text{Ordinary} \dots\dots\dots 4 \text{ per cent.} \end{array} \right.$
9. Amount of dividends to stockholders during past year	\$55,000 00
10. Rate per cent per annum of same on paid-up capital	$7\frac{1}{3}$ per cent.
11. Amount added to reserve fund during past year	None.
12. Amount of gross earnings during past year	\$374,642 18
13. Amount of net earnings during past year	\$295,693 13
18. Average amount of each deposit account January 1, 1895	\$1,165 56

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$232,365 16	Capital paid in coin	\$750,000 00
Real estate taken for debt	427,708 26	Reserve fund	175,000 00
Miscellaneous bonds and stocks	1,175,004 72	Profit and loss and contingent fund	25,725 20
County warrants	142 95	Due depositors	5,618,522 43
Loans on real estate	3,778,540 16	Dividends unpaid	255 00
Loans on stocks, bonds, and warrants	665,607 41	Other liabilities	2,168 89
Money on hand	35,535 46	Interest	122,144 99
Due from Bank of California ..	355,989 79	Taxes	1,003 79
Furniture and fixtures	7,867 37		
Expenses	11,109 02		
Other assets (coupons)	4,950 00		
Total resources	\$6,694,820 30	Total liabilities	\$6,694,820 30

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$750,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Bigelow, 500; Arthur A. Smith, 300; Isaac Hyde, 700; Horace Davis, 500; Geo. E. Goodman, 652; F. H. Woods, 300; A. N. Drown, 310; E. C. Burr, 262; Willis E. Davis, 50. Total number of shares held by the Directors is 3,574 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Contra Costa	\$259,191 88	\$427,708 26
Alameda	30,625 39	
San Francisco	95,845 49	
Sonoma	11,313 78	
Riverside	8,523 20	
Napa	250 00	
Salt Lake City	21,958 52	
Totals	\$427,708 26	\$427,708 26

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$216,903 07	
Butte	42,028 50	
Contra Costa	50,483 00	
Colusa	50,081 22	
Fresno	9,016 95	
Glenn	27,000 00	
Kern	7,200 00	
Los Angeles	49,500 00	
Mendocino	26,500 00	
Merced	49,000 00	
Marin	53,300 81	
Mariposa	7,000 00	
Napa	55,000 00	
Placer	6,604 72	
San Francisco	1,208,758 09	\$9,500,000 00
San Mateo	47,418 91	
Solano	13,346 00	
Sonoma	17,200 00	
San Diego	30,589 52	
Stanislaus	33,000 00	
San Joaquin	13,436 23	
Santa Clara	750 00	
Santa Barbara	2,300 00	
Tulare	10,623 44	
Ventura	46,000 00	
State of Oregon	1,410,433 40	
State of Washington	235,066 30	
Utah Territory	60,000 00	
Totals	\$3,778,540 16	\$9,500,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
First mortgage municipal bonds	\$186,500 00	\$176,575 00	\$186,500 00
First mortgage water bonds and stocks	288,300 00	285,357 75	288,300 00
First mortgage gas bonds and stocks	228,000 00	177,084 00	185,000 00
District school bonds	242,910 00	251,424 10	260,000 00
Territorial bonds	117,000 00	121,143 74	117,000 00
County bonds	24,500 00	24,900 00	26,000 00
First mortgage railroad bonds and stocks	117,000 00	115,577 50	125,000 00
Bank stocks	36,000 00	22,942 63	25,000 00
Warrants	142 95	142 95	157 00
Totals	\$1,240,352 95	\$1,175,147 67	\$1,212,957 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
First mortgage municipal bonds	\$14,000 00	\$10,642 55	\$14,000 00
First mortgage water bonds and stocks	277,950 00	235,360 00	264,000 00
First mortgage railroad bonds and stocks	357,000 00	119,950 00	205,000 00
Bank stocks	123,250 00	49,250 00	72,400 00
Insurance stocks	25,800 00	21,712 50	24,000 00
County bonds	32,000 00	8,000 00	32,000 00
Gas, electric light, and power stocks	75,750 00	37,000 00	50,000 00
Assignment of mortgage	5,300 00	4,644 86	5,300 00
Stocks and evidences of indebtedness of solvent industrial corporations	296,700 00	169,047 50	308,300 00
Totals	\$1,207,750 00	\$655,607 41	\$975,000 00

BANK COMMISSIONERS' EXAMINATION. (August 27, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$232,240 40	Capital paid up.....	\$750,000 00
Other real estate.....	399,495 99	Reserve fund.....	175,000 00
Invested in stocks, bonds, and warrants.....	1,360,328 90	Due depositors.....	5,525,891 73
Loans on real estate.....	3,905,715 91	Interest collected.....	53,108 83
Loans and discounts.....	526,993 85	Dividends unpaid.....	1,215 26
Cash balances.....	54,899 30	Profit and loss.....	25,201 39
Due from banks and bankers.....	38,668 07	Other liabilities.....	1,895 71
Furniture, fixtures, etc.....	7,867 37		
Expenses, taxes, etc.....	6,103 13		
Total resources.....	\$6,532,312 92	Total liabilities.....	\$6,532,312 92

SECURITY SAVINGS BANK—SAN FRANCISCO.
(Incorp. March 2, 1871.)

STATEMENT ON JANUARY 1ST.

WINFIELD S. JONES, Vice-President.

S. L. ABBOT, JR., Secretary.

Resources.		Liabilities.	
Real estate taken for debt	\$17,127 75	Capital paid in coin.....	\$300,000 00
Miscellaneous bonds.....	109,845 70	Due depositors.....	3,269,761 35
Loans on real estate.....	2,565,589 68	Other liabilities.....	91,387 10
Loans on stocks and bonds....	665,474 90		
Overdrafts unsecured (solvent)	45,000 00		
Money on hand.....	31,326 95		
Checks and other cash items....	85 00		
Due from banks and bankers ..	222,042 10		
Furniture and fixtures.....	2,250 00		
Other assets (suspense account in process of settlement)....	2,406 37		
Total resources.....	\$3,661,148 45	Total liabilities.....	\$3,661,148 45

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 30; William Babcock, 20; Adam Grant, 10; Winfield S. Jones, 50; A. K. P. Harmon, 10; H. H. Hewlett, 10; Jerome Lincoln, 70; J. B. Randol, 20; O. D. Baldwin, 10. Total number of shares held by the Directors is 230 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Mendocino	\$13,877 75
Sonoma	3,250 00
Total	\$17,127 75

13. Amount of net earnings during past year	\$177,151 12
14. Number of deposits less than \$1,000.....	1,277
15. Number of deposits over \$1,000 and less than \$2,000.....	196
16. Number of deposits over \$2,000 and less than \$5,000.....	184
17. Number of deposits over \$5,000	190
18. Average amount of each deposit account January 1, 1895.....	\$1,799 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$17,127 75	Capital paid in coin	\$300,000 00
Miscellaneous bonds.....	151,444 45	Profit and loss and contin-	
Loans on real estate	2,571,272 37	gent fund.....	76,648 09
Loans on stocks and bonds....	581,996 50	Due depositors.....	3,281,334 89
Loans on personal security and		Other liabilities.....	127 29
overdrafts	45,000 00	Interest.....	91,046 51
Money on hand.....	24,206 83	Taxes.....	2,423 52
Checks and other cash items ..	1,327 81		
Due from banks and bankers ..	343,011 58		
Furniture and fixtures.....	2,250 00		
Expenses and salaries	8,184 90		
Other assets (suspense account			
in process of settlement).....	5,758 11		
Total resources	\$3,751,580 30	Total liabilities	\$3,751,580 30

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 30; William Babcock, 20; Adam Grant, 10; Winfield S. Jones, 50; A. K. P. Harmon, 10; Jerome Lincoln, 60; H. H. Hewlett, 10; O. D. Baldwin, 10; Jerome B. Lincoln, 10. Total number of shares held by the Directors is 210 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Mendocino	\$13,877 75
Sonoma	3,250 00
Total	\$17,127 75

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Alameda	\$83,000 00
Butte	15,000 00
Colusa	68,333 40
Calaveras.....	3,000 00
Fresno	56,907 00
Glenn	40,500 00
Kern	2,500 00
Kings	5,000 00
Los Angeles.....	260,500 00
Marin	122,362 19
Monterey.....	49,000 00
Merced	5,000 00
Mendocino	25,000 00
Madera.....	17,700 00
Napa	50,996 00
Orange	6,000 00
Santa Clara	15,000 00
San Mateo.....	34,500 00
San Francisco	939,140 00
Solano	51,500 00
Stanislaus	52,000 00
Amount carried forward	\$1,903,938 59

LOANS ON REAL ESTATE BY COUNTIES—Continued.

Amount brought forward	\$1,903,938 59
Sonoma	50,700 00
San Joaquin	71,333 78
San Benito	33,000 00
Sutter	18,000 00
Tulare	2,100 00
Yuba	28,200 00
State of Oregon	295,000 00
State of Washington	169,000 00
Total	\$2,571,272 37

AMOUNT INVESTED IN BONDS.

	Amt. Invested.
City, County, and Territory bonds	\$68,885 70
Water stock and bonds	49,581 25
Railroad bonds	17,977 50
Miscellaneous first mortgage bonds	15,000 00
Total	\$151,444 45

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.
City, County, and Territory bonds	\$25,000 00
Bank stock	213,696 50
Water stock and bonds	111,850 00
Railroad stock and bonds	143,500 00
Gas stock	10,950 00
Insurance stock	4,500 00
Miscellaneous corporate bonds and stocks	72,500 00
Total	\$581,996 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California	\$301,934 92
London and San Francisco Bank (Limited)	41,076 66
Total	\$343,011 58

BANK COMMISSIONERS' EXAMINATION. (August 7, 1894.)

Resources.		Liabilities.	
Real estate	\$13,877 75	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	110,845 70	Due depositors	3,162,988 81
Loans on real estate	2,608,324 38	Interest collected	20,746 41
Loans and discounts	665,452 00	Profit and loss	67,464 89
Cash balances	26,395 13	Other liabilities	17,755 21
Due from banks and bankers	137,312 24		
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	1,683 68		
Other assets	2,564 44		
Total resources	\$3,568,955 32	Total liabilities	\$3,568,955 32

UNION TRUST COMPANY OF SAN FRANCISCO. (Incorp. February 6, 1893.)

STATEMENT ON JANUARY 1ST.

ISAIAH W. HELLMAN, President.

S. P. YOUNG, Secretary.

Resources.		Liabilities.	
Bank premises	\$573,059 13	Capital paid in coin	\$625,000 00
United States bonds	81,381 25	Reserve fund	10,000 00
Miscellaneous bonds	30,900 00	Profit and loss and contin-	
Loans on real estate	117,500 00	gent fund	18,866 91
Loans on stocks, bonds, etc.	627,900 00	Due depositors	873,998 72
Loans on other securities	7,671 80		
Money on hand	66,850 20		
Due from Nevada Bank of San			
Francisco	22,333 02		
Furniture and fixtures	270 23		
Total resources	\$1,527,865 63	Total liabilities	\$1,527,865 63

The amount of capital stock is \$1,250,000; amount subscribed is \$1,250,000; amount paid in coin is \$625,000. The total number of shares of stock issued is 1,250 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaiah W. Hellman, 59; Chr. De Guigné, 13; Lewis Gerstle, 27; H. F. Allen, 27; J. L. Flood, 27; H. L. Dodge, 27; George T. Marye, Jr., 20; Robert Watt, 25; John D. Spreckels, 27; Homer S. King, 15; Antoine Borel, 30. Total number of shares held by the Directors is 297 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	\$17,000 00	\$46,500 00
Sonoma	3,500 00	8,575 00
San Luis Obispo	25,000 00	250,920 00
Kings	5,000 00	16,000 00
Napa	16,000 00	42,440 00
San Benito	16,000 00	44,600 00
Orange	35,000 00	137,500 00
Totals	\$117,500 00	\$546,535 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
3 West Shore Railway 4 per cent bonds	\$30,000 00	\$30,900 00	\$30,900 00
2 United States 5 per cent bonds	20,000 00	23,600 00	23,600 00
5 United States 4 per cent bonds	50,000 00	57,781 25	57,781 25
Totals	\$100,000 00	\$112,281 25	\$112,281 25

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Bonds and promissory notes of quasi-public and industrial corporations	\$553,000 00	\$415,000 00	\$453,000 00
Shares of capital stock of quasi-public and industrial corporations	610,000 00	212,900 00	403,880 00
Totals	\$1,063,000 00	\$627,900 00	\$856,880 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Notes of other corporations, collaterally secured	\$7,671 80	\$22,321 44

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$834,072 46				
2. Number of deposit accounts open January 1, 1895	435				
3. Number of deposit accounts opened during past year	316				
4. Number of deposit accounts closed during past year	80				
5. Amount deposited during past year	\$806,813 67				
6. Amount withdrawn during past year	\$210,127 77				
7. Amount of dividends or interest to depositors during past year	\$22,483 02				
8. Rate per cent per annum of such dividends or interest	<table> <tr> <td>{ Term</td> <td>4½ per cent.</td> </tr> <tr> <td>{ Ordinary</td> <td>4 per cent.</td> </tr> </table>	{ Term	4½ per cent.	{ Ordinary	4 per cent.
{ Term	4½ per cent.				
{ Ordinary	4 per cent.				
11. Amount added to reserve fund during past year	\$10,000 00				
14. Number of deposits less than \$1,000	272				
15. Number of deposits over \$1,000 and less than \$2,000	61				
16. Number of deposits over \$2,000 and less than \$5,000	50				
17. Number of deposits over \$5,000	52				
18. Average amount of each deposit account January 1, 1895	\$1,917 40				

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$606,074 51	Capital paid in coin	\$750,000 00
Safe deposit vaults	49,933 59	Reserve fund	10,000 00
United States bonds	104,108 40	Profit and loss and contin-	
Miscellaneous bonds	30,900 00	gent fund	18,866 91
Loans on real estate	245,521 00	Due depositors	1,349,812 82
Loans on stocks, bonds, etc.	786,510 00	Interest and exchange	26,284 28
Money on hand	33,983 80	Revenue from building, etc.	15,262 58
Due from banks and bankers	291,763 23		
Furniture and fixtures	9,523 17		
Expenses	10,340 12		
Taxes	1,568 77		
Total resources	\$2,170,226 59	Total liabilities	\$2,170,226 59

The amount of capital stock is \$1,250,000; amount subscribed is \$1,250,000; amount paid in coin is \$750,000. The total number of shares of stock issued is 1,250 shares; the amount paid on each share of stock is \$600.

The names of the Directors, and number of shares of stock held by each, are as follows : Isaias W. Hellman, 59; Chr. De Guigné, 13; Lewis Gerstle, 27; H. F. Allen, 27; J. L. Flood, 32; H. L. Dodge, 32; George T. Marye, Jr., 20; Robert Watt, 25; John D. Spreckels, 27; Homer S. King, 15; Antoine Borel, 30. Total number of shares held by the Directors is 307 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco -----	\$97,521 00	\$207,542 00
Sonoma -----	3,500 00	8,575 00
San Luis Obispo -----	25,000 00	250,920 00
Kings -----	5,000 00	16,000 00
Napa -----	16,000 00	42,440 00
San Benito -----	16,000 00	44,600 00
Orange -----	35,000 00	137,500 00
Los Angeles -----	22,500 00	61,500 00
Santa Clara -----	25,000 00	50,000 00
Totals -----	\$245,521 00	\$819,077 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
3 West Shore Railway 4 per cent bonds -----	\$30,000 00	\$30,900 00	\$30,900 00
2 United States 5 per cent bonds -----	20,000 00	23,600 00	23,600 00
7 United States 4 per cent bonds -----	70,000 00	80,508 40	80,508 40
Totals -----	\$120,000 00	\$135,008 40	\$135,008 40

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Bonds and promissory notes of quasi-public and industrial corporations.....	\$811,000 00	\$555,500 00	\$811,600 00
Shares of capital stock of quasi-public and industrial corporations.....	627,500 00	231,010 00	401,950 00
Totals.....	\$1,438,500 00	\$786,510 00	\$1,213,550 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank of San Francisco.....	\$268,344 17
National City Bank of New York.....	23,419 06
Total.....	\$291,763 23

BANK COMMISSIONERS' EXAMINATION. (March 13, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$401,135 35	Capital paid up.....	\$575,000 00
Other real estate.....	200,000 00	Due depositors.....	464,439 30
Invested in stocks and bonds.....	578,990 00	Interest collected.....	5,100 80
Loans on real estate, including trusts.....	209,275 00	Rents, exchange, etc.....	3 85
Loans and discounts.....	473,822 27	Dividends unpaid (trust account).....	5,206 89
Cash balances.....	2,721 68	Profit and loss.....	10,833 08
Due from banks and bankers.....	147,606 10	Trust account deposits.....	1,087,730 69
Furniture, fixtures, etc.....	270 23	.....	522 60
Expenses, taxes, etc.....	16,115 30		
Trust deposit—savings.....	118,501 28		
Trust deposit—National Bank.....	400 00		
Total resources.....	\$2,148,837 21	Total liabilities.....	\$2,148,837 21

ALAMEDA SAVINGS BANK. (Incorp. February 1, 1890.)

STATEMENT ON JANUARY 1ST.

H. SEVENING, President.

J. E. BAKER, Secretary.

Resources.		Liabilities.	
Loans on real estate.....	\$535,385 99	Capital paid in coin.....	\$50,000 00
Money on hand.....	16,348 75	Reserve fund.....	7,007 52
Due from banks and bankers.....	2,181 64	Profit and loss and contingent fund.....	6,248 64
Furniture and fixtures.....	228 00	Due depositors.....	488,188 72
		Dividends unpaid.....	2,699 50
Total resources.....	\$554,144 38	Total liabilities.....	\$554,144 38

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevensing, 20; D. Linderman, 25; R. R. Thompson, 100; Jos. Knowland, 100; D. L. Randolph, 100; Columbus Bartlett, 25; Geo. H. Payne, 10. Total number of shares held by the Directors is 380 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$535,385 99	\$855,000 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$488,188 72
2. Number of deposit accounts open January 1, 1895	1,238
3. Number of deposit accounts opened during past year	416
4. Number of deposit accounts closed during past year	244
5. Amount deposited during past year	\$221,639 90
6. Amount withdrawn during past year	\$201,102 95
7. Amount of dividends or interest to depositors during past year	\$20,937 02
8. Rate per cent per annum of such dividends or interest—Ordinary	5 per cent.
9. Amount of dividends to stockholders during past year	\$3,500 00
10. Rate per cent per annum of same on paid-up capital	7 per cent.
11. Amount added to reserve fund during past year	\$858 72
12. Amount of gross earnings during past year	\$39,925 23
13. Amount of net earnings during past year	\$35,566 51
14. Number of deposits less than \$1,000	1,141
15. Number of deposits over \$1,000 and less than \$2,000	47
16. Number of deposits over \$2,000 and less than \$5,000	43
17. Number of deposits over \$5,000	7
18. Average amount of each deposit account January 1, 1895	\$394 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on real estate	\$589,891 37	Capital paid in coin	\$50,000 00
Money on hand	933 14	Reserve fund	7,007 52
Due from banks and bankers	40,569 52	Profit and loss and contin-	
Furniture and fixtures	228 00	gent fund	27,988 73
Expenses	996 95	Due depositors	549,357 43
Taxes	2,533 20	Dividends unpaid	798 50
Total resources	\$635,152 18	Total liabilities	\$635,152 18

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevensing, 25; D. Linderman, 25; R. R. Thompson, 100; Joseph Knowland, 100; D. L. Randolph, 100; Columbus Bartlett, 25; George H. Payne, 10. Total number of shares held by the Directors is 385 shares.

LOANS OF REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$589,891 37	\$890,000 00

BANK COMMISSIONERS' EXAMINATION. (November 8, 1894.)

Resources.		Liabilities.	
Loans on real estate	\$529,392 52	Capital paid up	\$50,000 00
Cash balances	93 13	Reserve fund	6,578 55
Due from banks and bankers	26,752 82	Due depositors	476,051 91
Furniture, fixtures, etc.	228 00	Interest collected	14,487 98
Expenses, taxes, etc.	539 75	Dividends unpaid	729 50
		Other liabilities	28 65
		Contingent fund	9,129 63
Total resources	\$557,006 22	Total liabilities	\$557,006 22

PRODUCERS SAVINGS BANK—BAKERSFIELD.

(Incorp. March 17, 1892.)

STATEMENT ON JANUARY 1ST.

S. W. FERGUSON, President.

F. W. ROBINSON, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$40,370 50	Capital paid in coin	\$23,100 00
Money on hand	2,047 10	Profit and loss and contin-	
Checks and other cash items ..	205 99	gent fund	5,324 42
Due from Kern Valley Bank ..	14,567 11	Due depositors	30,311 10
Furniture and fixtures	3,145 45	State, city, or county money ..	10,000 00
Expenses	7,833 18		
Taxes	566 19		
Total resources	\$68,735 52	Total liabilities	\$68,735 52

The amount of capital stock is \$100,000; amount subscribed is \$77,000; amount paid in coin is \$23,100. The total number of shares of stock issued is 770 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: Solomon Jewett, 100; H. A. Blodget, 100; S. W. Fergusson, 125; Wm. S. Tevis, 50; Stanton L. Carter, 10; Frank S. Rice, 15; H. A. Jastro, 25. Total number of shares held by the Directors is 425 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	\$40,370 50	\$164,200 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$40,311 10
2. Number of deposit accounts open January 1, 1895	148
3. Number of deposit accounts opened during past year	102
4. Number of deposit accounts closed during past year	92
5. Amount deposited during past year	\$161,404 58
6. Amount withdrawn during past year	\$143,149 15
7. Amount of dividends or interest to depositors during past year	\$748 27
8. Rate per cent per annum of such dividends or interest	5 per cent.
	Term
	Ordinary
12. Amount of gross earnings during past year	\$3,962 72
14. Number of deposits less than \$1,000	145
15. Number of deposits over \$1,000 and less than \$2,000	3
18. Average amount of each deposit account January 1, 1895	\$143 54

STATEMENT ON JUNE 17TH.

W. S. TEVIS, Vice-President.

F. W. ROBINSON, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$47,697 60	Capital paid in coin	\$23,100 00
Money on hand	2,499 10	Profit and loss and contin-	
Checks and other cash items ..	533 30	gent fund	7,009 43
Due from Kern Valley Bank ..	17,151 75	Due depositors	40,351 09
Furniture and fixtures	3,171 15	State, county, or city money ..	10,000 00
Expenses	8,640 67		
Taxes	766 95		
Total resources	\$80,460 52	Total liabilities	\$80,460 52

The amount of capital stock is \$100,000; amount subscribed is \$77,000; amount paid in coin is \$23,100. The total number of shares of stock issued is 770 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: Solomon Jewett, 100; H. A. Blodget, 100; S. W. Fergusson, 125; Wm. S. Tevis, 50; Frank S. Rice, 15; H. A. Jastro, 25; F. W. Robinson, 10. Total number of shares held by the Directors is 425 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	\$47,697 60	\$216,680 00

BANK COMMISSIONERS' EXAMINATION. (March 19, 1895.)

Resources.		Liabilities.	
Loans on real estate	\$45,652 50	Capital paid up.....	\$23,100 00
Cash balances	3,638 17	Due depositors.....	42,432 08
Due from banks and bankers.....	20,258 02	Interest collected	7,578 74
Furniture, fixtures, etc.....	3,171 15	Rents, exchange, etc.....	64 93
Expenses, taxes, etc.....	8,842 95	State, county, or city money.....	10,000 00
Other assets	1,612 96		
Total resources	\$83,175 75	Total liabilities	\$83,175 75

BERKELEY BANK OF SAVINGS. (Incorp. Feb. 9, 1892.)

STATEMENT ON JANUARY 1ST:

F. K. SHATTUCK, President.

A. D. NAYLOR, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$32,900 00	Capital paid in coin	\$10,000 00
Money on hand.....	633 48	Reserve fund	1,718 40
Due from Commercial Bank of Berkeley	5,000 02	Due depositors	27,644 32
Furniture and fixtures	829 22		
Total resources	\$39,362 72	Total liabilities.....	\$39,362 72

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: F. K. Shattuck, 100; J. W. Warnick, 50; J. L. Barker, 50; J. R. Little, 20; E. A. Brakenridge, 20; C. K. Clark, 15; W. E. Sell, 15. Total number of shares held by the Directors is 270 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$32,900 00	\$90,925 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$27,644 32
2. Number of deposit accounts open January 1, 1894	167
3. Number of deposit accounts opened during past year	124
4. Number of deposit accounts closed during past year	73
5. Amount deposited during past year	\$21,709 30
6. Amount withdrawn during past year	\$15,938 53
7. Amount of dividends or interest to depositors during past year	\$898 40
8. Rate per cent per annum of such dividends or interest—Ordinary	5 per cent.
11. Amount added to reserve fund during past year	\$711 44
12. Amount of gross earnings during past year	\$1,674 81
13. Amount of net earnings during past year	\$711 44
14. Number of deposits less than \$1,000	214
15. Number of deposits over \$1,000 and less than \$2,000	3
16. Number of deposits over \$2,000 and less than \$5,000	1
18. Average amount of each deposit account January 1, 1895	\$126 80

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on real estate	\$41,300 00	Capital paid in coin	\$10,000 00
Money on hand	9 97	Profit and loss and contin-	
Due from Commercial Bank		gent fund	2,460 68
of Berkeley	6,995 71	Due depositors	36,833 44
Furniture and fixtures	829 22		
Expenses	159 22		
Total resources	\$49,294 12	Total liabilities	\$49,294 12

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: F. K. Shattuck, 100; J. L. Barker, 100; J. W. Warnick, 50; E. A. Brakenridge, 20; J. R. Little, 20; W. E. Sell, 15; C. K. Clark, 15. Total number of shares held by the Directors is 320 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$41,300 00	\$105,700 00

BANK COMMISSIONERS' EXAMINATION. (February 15, 1895.)

Resources.		Liabilities.	
Loans on real estate	\$35,900 00	Capital paid up	\$10,000 00
Cash balances	96 89	Due depositors	33,291 19
Due from banks and bankers	7,959 23	Interest collected	1,518 15
Furniture, fixtures, etc.	829 22		
Expenses, taxes, etc.	24 00		
Total resources	\$44,809 34	Total liabilities	\$44,809 34

HOME SAVINGS BANK—EUREKA. (Incorp. Oct. 21, 1889.)

STATEMENT ON JANUARY 1ST.

I. CULLBERG, President.

J. B. CASTERLIN, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$247,238 80	Capital paid in coin	\$50,000 00
Money on hand	40,619 90	Reserve fund	65 73
Furniture and fixtures	1,149 80	Profit and loss and contin-	
Taxes	168 56	gent fund	6,428 97
Other assets	232 29	Due depositors	232,964 65
Total resources	\$289,459 35	Total liabilities	\$289,459 35

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: I. Cullberg, 50; J. W. Henderson, 100; N. Bullock, 20; F. Ellery, 20; Josiah Bell, 50. Total number of shares held by the Directors is 240 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	\$246,988 80	\$411,650 00
Mendocino	250 00	1,600 00
Totals	\$247,238 80	\$413,250 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Attorney's fees in foreclosure suit, H. C. Hanson loan	\$250 00
Taxes paid on Fred H. Lawn loan	32 29
Total	\$282 29

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$232,964 65
2. Number of deposit accounts open January 1, 1895	648
3. Number of deposit accounts opened during past year	125
4. Number of deposit accounts closed during past year	139
5. Amount deposited during past year	\$104,671 80
6. Amount withdrawn during past year	\$108,771 90
7. Amount of dividends or interest to depositors during past year	\$9,691 44
8. Rate per cent per annum of such dividends or interest—Ordinary	4½ per cent.
9. Amount of dividends to stockholders during past year	\$6,000 00
10. Rate per cent per annum of same on paid-up capital	12 per cent.
12. Amount of gross earnings during past year	\$21,913 81
13. Amount of net earnings during past year	\$13,750 33
14. Number of deposits less than \$1,000	587
15. Number of deposits over \$1,000 and less than \$2,000	46
16. Number of deposits over \$2,000 and less than \$5,000	11
17. Number of deposits over \$5,000	4
18. Average amount of each deposit account January 1, 1895	\$359 51

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$17,342 00	Capital paid in coin	\$50,000 00
Loans on real estate	223,219 60	Reserve fund	65 73
Money on hand	35,672 94	Profit and loss and contin-	
Furniture and fixtures	1,149 80	gent fund	3,315 72
Expenses	1,430 15	Due depositors	218,750 19
Taxes	2,860 01	Other liabilities	9,593 90
Other assets	51 04		
Total resources	\$281,725 54	Total liabilities	\$281,725 54

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: I. Cullberg, 50; J. W. Henderson, 100; Josiah Bell, 50; N. Bullock, 20; F. Ellery, 20. Total number of shares held by the Directors is 240 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$17,342 00	\$26,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	\$222,969 60	\$371,616 00
Mendocino	250 00	1,000 00
Totals	\$223,219 60	\$372,616 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Paid taxes and insurance on Fred. H. Lawn's livery stable ..	\$51 04	\$1,000 00

BANK COMMISSIONERS' EXAMINATION. (September 5, 1894.)

Resources.		Liabilities.	
Loans on real estate	\$254,088 80	Capital paid up	\$50,000 00
Cash balances	34,838 88	Reserve fund	65 73
Furniture, fixtures, etc.	1,149 80	Due depositors	233,207 90
Expenses, taxes, etc.	1,181 19	Interest collected	4,318 45
		Dividends unpaid	120 00
		Profit and loss	3,430 94
		Other liabilities	115 65
Total resources	\$291,258 67	Total liabilities	\$291,258 67

THE SAVINGS BANK OF HUMBOLDT COUNTY—EUREKA. (Incorp. October 4, 1889.)

STATEMENT ON JANUARY 1ST.

WM. CARSON, President. J. K. DOLLISON, Vice-President. C. P. SOULÉ, Secretary.

Resources.		Liabilities.	
Loans on real estate	\$256,512 60	Capital paid in coin	\$50,000 00
Money on hand	9,286 34	Reserve fund	691 98
Due from Bank of Eureka	15,000 00	Profit and loss and contin- gent fund	9,390 06
		Due depositors	219,216 90
		Other liabilities	1,500 00
Total resources	\$280,798 94	Total liabilities	\$280,798 94

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Carson, 50; J. K. Dollison, 100; Allen A. Curtis, 85; Robert Porter, 50; Alex. Connick, 50; A. Berding, 20; C. P. Soulé, 110. Total number of shares held by the Directors is 465 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	\$256,512 60	\$457,260 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$219,216 90
2. Number of deposit accounts open January 1, 1895	696
3. Number of deposit accounts opened during past year	190
4. Number of deposit accounts closed during past year	236
5. Amount deposited during past year	\$125,722 59
6. Amount withdrawn during past year	\$152,453 76
7. Amount of dividends or interest to depositors during past year	\$9,714 14
8. Rate per cent per annum of such dividends or interest—Ordinary	4½ per cent.
9. Amount of dividends to stockholders during past year	\$3,000 00
10. Rate per cent per annum of same on paid-up capital	6 per cent.
11. Amount added to reserve fund during past year	\$197 26
12. Amount of gross earnings during past year	\$23,375 12
13. Amount of net earnings during past year	\$3,948 16
14. Number of deposits less than \$1,000	650
15. Number of deposits over \$1,000 and less than \$2,000	33
16. Number of deposits over \$2,000 and less than \$5,000	9
17. Number of deposits over \$5,000	4
18. Average amount of each deposit account January 1, 1895	\$314 96

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$8,500 00	Capital paid in coin	\$50,000 00
Loans on real estate	250,815 60	Reserve fund	790 48
Money on hand	6,920 72	Profit and loss and contin- gent fund	9,346 71
Due from Bank of Eureka	35,000 00	Due depositors	236,551 91
Furniture and fixtures	1,504 00	Other liabilities	6,920 50
Expenses	869 28		
Total resources	\$303,609 60	Total liabilities	\$303,609 60

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: William Carson, 50; J. K. Dollison, 100; Allen A. Curtis, 85; Robert Porter, 50; Alex. Connick, 50; A. Berding, 20; C. P. Soule, 110. Total number of shares held by the Directors is 465 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt.....	\$250,815 60	\$451,000 00

BANK COMMISSIONERS' EXAMINATION. (September 5, 1894.)

Resources.		Liabilities.	
Loans on real estate	\$262,749 00	Capital paid up.....	\$50,000 00
Cash balances	5,149 88	Reserve fund	691 98
Due from banks and bankers..	30,000 00	Due depositors	233,120 71
Expenses, taxes, etc.....	58 50	Interest collected.....	4,239 77
		Profit and loss	8,919 92
		Other liabilities	985 00
Total resources	\$297,957 38	Total liabilities.....	\$297,957 38

PEOPLE'S SAVINGS BANK OF FRESNO. (Incorp. Dec. 10, 1890.)

STATEMENT ON JANUARY 1ST.

DR. CHESTER ROWELL, President.

A. V. LISENBY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$4,427 40	Capital paid in coin.....	\$20,000 00
Loans on real estate	97,359 99	Profit and loss and contin-	
Money on hand.....	11,152 65	gent fund	800 19
Checks and other cash items..	400 00	Due depositors.....	93,868 71
Due from Fresno National		State, county, or city money..	3,000 00
Bank	3,000 00		
Furniture and fixtures.....	1,328 86		
Total resources	\$117,668 90	Total liabilities.....	\$117,668 90

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Chester Rowell, 50; F. K. Prescott, 50; O. J. Woodward, 100; Adolph Kutner, 75. Total number of shares held by the Directors is 275 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$150 00	\$150 00
Madera.....	680 00	1,000 00
Fresno	3,597 40	4,500 00
Totals	\$4,427 40	\$5,650 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$94,984 34	\$237,460 00
Madera.....	2,375 65	5,938 00
Totals	<u>\$97,359 99</u>	<u>\$243,398 00</u>

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$96,868	71
2. Number of deposit accounts open January 1, 1895	668	
3. Number of deposit accounts opened during past year	331	
4. Number of deposit accounts closed during past year	230	
5. Amount deposited during past year	\$126,874	45
6. Amount withdrawn during past year	\$138,928	38
7. Amount of dividends or interest to depositors during past year	\$5,277	20
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div>	<div> <div>6 per cent</div> <div>4½ per cent</div> </div>
9. Amount of dividends to stockholders during past year		
12. Amount of gross earnings during past year	\$11,854	31
13. Amount of net earnings during past year	\$678	35
14. Number of deposits less than \$1,000	649	
15. Number of deposits over \$1,000 and less than \$2,000	11	
16. Number of deposits over \$2,000 and less than \$5,000	8	
17. Number of deposits over \$5,000	None.	
18. Average amount of each deposit account January 1, 1895	\$145	0

STATEMENT ON JUNE 17TH.

Resources.	Liabilities.
Real estate taken for debt ----- \$10,223 07	Capital paid in coin ----- \$20,000 00
Loans on real estate ----- 99,865 93	Due depositors ----- 99,052 01
Money on hand ----- 8,198 81	State, county, or city money ----- 8,000 00
Checks and other cash items ----- 164 00	Interest ----- 3,044 51
Due from banks and bankers ----- 8,159 96	Rents, etc. ----- 199 95
Furniture and fixtures ----- 1,332 86	
Expenses ----- 1,626 65	
Taxes ----- 724 19	
Other assets—profit and loss ----- 1 00	
Total resources ----- \$130,296 47	Total liabilities ----- \$130,296 47

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Chester Rowell, 50; F. K. Prescott, 115; O. J. Woodward, 100; E. A. Smith, 25; Adolph Kutner, 75. Total number of shares held by the Directors is 365 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	(Exclusive of bank premises.)	Cost on Books.	Market Value.
Madera.....		\$175 00	\$800 00
Tulare.....		250 00	300 00
Fresno.....		9,798 07	15,000 00
Totals.....		\$10,223 07	\$16,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$97,492 93	\$146,239 39
Madera.....	2,373 00	3,000 00
Totals	<u>\$99,865 93</u>	<u>\$149,239 39</u>

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank of Fresno	\$7,359 96
Fresno Loan and Savings Bank	800 00
Total	\$8,159 96

BANK COMMISSIONERS' EXAMINATION. (March 29, 1895.)

Resources.		Liabilities.	
Real estate	\$12,272 12	Capital paid up	\$20,000 00
Loans and discounts	98,367 08	Due depositors	106,402 54
Cash balances	7,164 50	Interest collected	1,438 94
Due from banks and bankers	13,086 52	Rents, exchange, etc.	49 95
Furniture, fixtures, etc.	1,331 36	Profit and loss	8 75
Expenses, taxes, etc.	676 60	State, county, or city money ..	5,000 00
Other assets	2 00		
Total resources	\$132,900 18	Total liabilities	\$132,900 18

HANFORD SAVINGS BANK. (Incorp. October 8, 1891.)

STATEMENT ON JANUARY 1ST.

C. RAILSBACK, President.

B. A. FASSETT, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$11,825 00	Capital paid in coin	\$5,000 00
Money on hand	337 69	Profit and loss and contin- gent fund	1,896 12
Due from Farmers and Mer- chants Bank of Hanford ..	2,860 00	Due depositors	8,187 92
Taxes	61 35		
Total resources	\$15,084 04	Total liabilities	\$15,084 04

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Railsback, 50; W. W. Parlin, 50; W. J. Newport, 25; J. H. Dopkins, 50; J. B. Newport, 50; B. A. Fasset, 25; A. V. Taylor, 10. Total number of shares held by the Directors is 260 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kings	\$11,825 00	\$31,650 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$8,187 92
2. Number of deposit accounts open January 1, 1895	120
3. Number of deposit accounts opened during past year	28
4. Number of deposit accounts closed during past year	42
5. Amount deposited during past year	\$12,643 39
6. Amount withdrawn during past year	\$12,183 70
7. Amount of dividends or interest to depositors during past year	\$240 35
8. Rate per cent per annum of such dividends or interest—Term	5 per cent.

11. Amount added to reserve fund during past year	\$333 96
12. Amount of gross earnings during past year	\$635 81
13. Amount of net earnings during past year	\$333 96
14. Number of deposits less than \$1,000	119
15. Number of deposits over \$1,000 and less than \$2,000	None.
16. Number of deposits over \$2,000 and less than \$5,000	1
17. Number of deposits over \$5,000	None.
18. Average amount of each deposit account January 1, 1895	\$68 23

STATEMENT ON JUNE 17TH.

C. RAILSBACK, President.

H. E. WRIGHT, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$1,001 30	Capital paid in coin	\$5,000 00
Loans on real estate	11,013 00	Profit and loss and contin-	
Money on hand	182 96	gent fund	1,849 80
Due from Farmers and Mer-		Due depositors	8,708 59
chants Bank of Hanford ...	3,300 00		
Taxes	61 13		
Total resources	\$15,558 39	Total liabilities	\$15,558 39

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Railsback, 50; W. W. Parlin, 50; W. J. Newport, 25; J. H. Dopkins, 55; J. B. Newport, 50; A. V. Taylor, 10. Total number of shares held by the Directors is 240 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kings	\$1,001 30	\$1,250 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kings	\$11,013 00	\$30,300 00

BANK COMMISSIONERS' EXAMINATION. (March 25. 1895.)

Resources.		Liabilities.	
Loans on real estate	\$11,800 00	Capital paid up	\$5,000 00
Cash balances	98 61	Due depositors	7,824 80
Due from banks and bankers ..	2,600 00	Interest collected	81 00
Expenses, taxes, etc.	303 31	Profit and loss	1,896 12
Total resources	\$14,801 92	Total liabilities	\$14,801 92

HOLLISTER SAVINGS BANK. (Incorp. February 11, 1892.)

STATEMENT ON JANUARY 1ST.

WILLIAM PALMTAG, President.

A. TONN, Secretary.

Resources.		Liabilities.	
Loans on real estate	\$21,278 53	Capital paid in coin	\$5,000 00
Due from Farmers and Merchants Bank of Hollister	1,049 03	Profit and loss and contingent fund	1,262 62
		Due depositors	16,064 94
Total resources	\$22,327 56	Total liabilities	\$22,327 56

The amount of capital stock is \$50,000; amount subscribed is \$5,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: William Palmtag, 50; A. Tonn, 100; A. Sally, 40; J. Goldfish, 40; C. H. Wagner, 40; Thomas Donovan, 15; George Niggle, 55; A. E. Donovan, 50; E. B. Montgomery, 25. Total number of shares held by the Directors is 415 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito	\$21,278 53	\$60,000 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$16,064 94
2. Number of deposit accounts open January 1, 1895	76
3. Number of deposit accounts opened during past year	24
4. Number of deposit accounts closed during past year	22
5. Amount deposited during past year	\$14,242 00
6. Amount withdrawn during past year	\$19,749 00
7. Amount of dividends or interest to depositors during past year	\$795 32
8. Rate per cent per annum of such dividends or interest—Term	5 per cent.
12. Amount of gross earnings during past year	\$1,834 00
13. Amount of net earnings during past year	\$750 00
14. Number of deposits less than \$1,000	73
15. Number of deposits over \$1,000 and less than \$2,000	1
16. Number of deposits over \$2,000 and less than \$5,000	2
17. Number of deposits over \$5,000	None.
18. Average amount of each deposit account January 1, 1895	\$211 28

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on real estate	\$19,228 95	Capital paid in coin	\$5,000 00
Due from Farmers and Merchants Bank of Hollister	1,504 84	Profit and loss and contingent fund	1,262 62
Expenses	128 00	Due depositors	14,206 69
Taxes	209 59	Other liabilities (interest)	602 07
Total resources	\$21,071 38	Total liabilities	\$21,071 38

The amount of capital stock is \$50,000; amount subscribed is \$5,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Palmtag, 50; A. Tonn, 100; A. Sally, 40; J. Goldfish, 40; C. H. Wagner, 40; Thos. Donovan, 15; Geo. Niggle, 55; A. E. Donovan, 50; E. B. Montgomery, 25. Total number of shares held by the Directors is 415 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito	\$19,228 95	\$50,000 00

BANK COMMISSIONERS' EXAMINATION. (July 19, 1894.)

Resources.		Liabilities.	
Loans on real estate	\$23,261 41	Capital paid up	\$5,000 00
Expenses, taxes, etc.	779 83	Due depositors	14,627 05
		Due banks and bankers	3,747 55
		Interest collected	666 64
Total resources	\$24,041 24	Total liabilities	\$24,041 24

SAVINGS AND LOAN BANK OF SAN BENITO COUNTY—HOLLISTER. (Incorp. January 28, 1892.)

STATEMENT ON JANUARY 1ST.

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$149,911 65	Capital paid in coin	\$50,000 00
Due from Bank of Hollister ..	23,133 78	Profit and loss and contingent fund	3,084 64
		Due depositors	117,383 90
		Other liabilities (interest collected)	2,576 89
Total resources	\$173,045 43	Total liabilities	\$173,045 43

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 337; L. A. Whitehurst, 337½; Uriah Wood, 323½; Thomas Flint, 35; N. C. Briggs, 176; R. Eschenberg, 40; R. P. Lathrop, 10. Total number of shares held by the Directors is 1,259 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito	\$149,911 65	\$220,000 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$117,383 90
2. Number of deposit accounts open January 1, 1894	338
3. Number of deposit accounts opened during past year	78
4. Number of deposit accounts closed during past year	51
5. Amount deposited during past year	\$72,613 88
6. Amount withdrawn during past year	\$69,135 51
7. Amount of dividends or interest to depositors during past year	\$5,111 21
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div> <div> <div>5 per cent.</div> <div>4 per cent.</div> </div>
9. Amount of dividends to stockholders during past year	
10. Rate per cent per annum of same on paid-up capital	\$2,500 00
	5 per cent.

11. Amount added to reserve fund during past year	None.
12. Amount of gross earnings during past year	\$11,019 32
13. Amount of net earnings during past year	\$3,061 68
14. Number of deposits less than \$1,000	341
15. Number of deposits over \$1,000 and less than \$2,000	10
16. Number of deposits over \$2,000 and less than \$5,000	13
17. Number of deposits over \$5,000	1
18. Average amount of each deposit account January 1, 1895	\$321 60

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on real estate	\$142,070 50	Capital paid in coin	\$50,000 00
Due from Bank of Hollister ..	32,340 52	Profit and loss and contin-	
Expenses	1,332 77	gent fund	584 64
		Due depositors	131,891 38
		Other liabilities (interest col-	
		lected)	3,267 77
Total resources	\$175,743 79	Total liabilities	\$175,743 79

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 337; A. Whitehurst, 337½; Uriah Wood, 323½; Thomas Flint, 35; N. C. Briggs, 176; R. Eschenberg, 40; R. P. Lathrop, 10. Total number of shares held by the Directors is 1,259 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito	\$142,070 50	\$210,000 00

BANK COMMISSIONERS' EXAMINATION. (July 19, 1894.)

Resources.		Liabilities.	
Loans on real estate	\$139,428 30	Capital paid up	\$50,000 00
Due from banks and bankers ..	27,835 27	Due depositors	114,970 71
Expenses, taxes, etc.	1,518 79	Interest collected	3,480 58
		Profit and loss	331 07
Total resources	\$168,782 36	Total liabilities	\$168,782 36

COLUMBIA SAVINGS BANK—LOS ANGELES.
(Incorp. August 5, 1892.)

STATEMENT ON JANUARY 1ST.

A. M. OZMUN, President.

A. P. WEST, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds	\$8,865 00	Capital paid in coin	\$50,000 00
Loans on real estate	139,869 24	Profit and loss and contin-	
Money on hand	1,390 60	gent fund	2,328 42
Due from Citizens Bank of		Due depositors	142,958 93
Los Angeles	43,978 26	Dividends unpaid	105 00
Furniture and fixtures	1,289 25		
Total resources	\$195,392 35	Total liabilities	\$195,392 35

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: T. D. Stimson, 80; K. H. Wade, 20; J. R. Clark, 20; T. S. C. Lowe, 20; H. Jevne, 20; Robt. Hale, 31; Andrew Mullen, 20; A. M. Ozmun, 60; Jabez Percival, 20; A. P. West, 25; J. M. Menefee, 40. Total number of shares held by the Directors is 356 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$114,869 24	\$225,000 00
San Bernardino	25,000 00	75,000 00
Totals	\$139,869 24	\$300,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
First mortgage bonds of Alessandro Irrigation District	\$9,850 00	\$8,865 00	\$8,865 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$142,958	53
2. Number of deposit accounts open January 1, 1895	425	
3. Number of deposit accounts opened during past year	307	
4. Number of deposit accounts closed during past year	148	
5. Amount deposited during past year	\$202,200	00
6. Amount withdrawn during past year	\$167,614	14
7. Amount of dividends or interest to depositors during past year	\$3,500	00
8. Rate per cent per annum of such dividends or interest	5 per cent.	
9. Amount of dividends to stockholders during past year	\$3,500	00
10. Rate per cent per annum of same on paid-up capital	7 per cent.	
11. Amount added to reserve fund during past year	\$328	42
12. Amount of gross earnings during past year	\$11,054	00
13. Amount of net earnings during past year	\$3,828	42
14. Number of deposits less than \$1,000	404	
15. Number of deposits over \$1,000 and less than \$2,000	14	
16. Number of deposits over \$2,000 and less than \$5,000	2	
17. Number of deposits over \$5,000	5	
18. Average amount of each deposit account January 1, 1895	\$333	00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$8,865 00	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	169,650 00	Profit and loss and contin-	
Money on hand.....	1,111 61	gent fund.....	5,121 73
Due from banks and bankers..	49,856 65	Due depositors.....	177,786 32
Furniture and fixtures.....	1,289 25	Dividends unpaid.....	90 00
Expenses.....	1,480 21		
Taxes.....	745 33		
Total resources.....	\$232,998 05	Total liabilities.....	\$232,998 05

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: T. D. Stimson, 80; K. H. Wade, 20; J. R. Clark, 20; T. S. C. Lowe, 20; H. Jevne, 20; Robt. Hale, 31; Albert Mullen, 20; A. M. Ozmun, 80; J. Percival, 20; A. P. West, 40; J. M. Menefee, 40. Total number of shares held by the Directors is 391 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside.....	\$20,000 00	\$100,000 00
Los Angeles.....	149,650 00	*
Total.....	\$169,650 00	

*Estimated more than twice the value of loan.

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Alessandro Irrigation District bonds.....	\$9,850 00	\$8,865 00	\$8,865 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Citizens Bank, Los Angeles.....	\$616 55
First National Bank, New York.....	11,186 51
California Safe Deposit and Trust Co., San Francisco.....	38,053 59
Total.....	\$49,856 65

BANK COMMISSIONERS' EXAMINATION. (October 2, 1894.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$8,865 00	Capital paid up.....	\$50,000 00
Loans on real estate.....	114,344 24	Due depositors.....	103,522 12
Cash balances.....	1,943 01	Interest collected.....	2,845 90
Due from banks and bankers..	29,498 87	Dividends unpaid.....	157 50
Furniture, fixtures, etc.....	1,226 60		
Expenses, taxes, etc.....	647 80		
Total resources.....	\$156,525 52	Total liabilities.....	\$156,525 52

GERMAN-AMERICAN SAVINGS BANK—LOS ANGELES. (Incorp. August 21, 1890.)

STATEMENT ON JANUARY 1ST.

E. N. McDONALD, President.

M. N. AVERY, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$80,492 09	Capital paid in coin	\$100,000 00
Loans on real estate	479,046 46	Reserve fund	30,000 00
Loans on stocks	1,900 00	Profit and loss and contin-	
Loans on personal security		gent fund.....	3,968 68
and overdrafts.....	600 00	Due depositors.....	511,003 73
Money on hand.....	28,998 64	Dividends unpaid	4,000 00
Checks and other cash items.	3,436 73		
Due from banks and bankers.	47,166 82		
Furniture and fixtures.....	2,964 87		
Taxes.....	2,663 18		
Other assets	1,703 62		
Total resources	\$648,972 41	Total liabilities	\$648,972 41

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. N. McDonald, 20; Victor Ponet, 10; S. W. Luitweiler, 5; C. Brode, 5; Chas. N. Flint, 40; I. H. Johnson, 24; H. W. Stoll, 5; L. W. Blinn, 5; A. C. Rogers, 35; Hugo Zuber, 5; M. N. Avery, 204. Total number of shares held by the Directors is 358 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Los Angeles.....	\$372,796 46
Riverside.....	20,850 00
San Bernardino	71,600 00
Orange	12,200 00
Kings	1,600 00
Total	\$479,046 46

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
German-American Savings Bank stock	\$2,500 00	\$1,900 00	\$3,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Southern California National Bank	\$6,731 38
Los Angeles National Bank.....	12,173 24
The National Bank of California.....	4,672 19
Wells, Fargo & Co.'s Bank, San Francisco.....	12,518 22
San Francisco Savings Union	1,071 79
Third National Bank, New York City.....	10,000 00
Total	\$47,166 82

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books. Market Value.	
Money advanced and taxes paid on property under fore-		
closure and unsettled	\$1,703 62	\$1,703 62

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$511,003 73
2. Number of deposit accounts open January 1, 1895	1,702
3. Number of deposit accounts opened during past year	1,114
4. Number of deposit accounts closed during past year	1,030
5. Amount deposited during past year	\$939,516 63
6. Amount withdrawn during past year	\$916,675 28
7. Amount of dividends or interest to depositors during past year	\$17,315 16
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div> <div> <div>5 per cent.</div> <div>3 per cent.</div> </div>
9. Amount of dividends to stockholders during past year	\$8,000 00
10. Rate per cent per annum of same on paid-up capital	8 per cent.
11. Amount added to reserve fund during past year	\$5,000 00
12. Amount of gross earnings during past year	\$41,553 56
13. Amount of net earnings during past year	\$14,355 92
14. Number of deposits less than \$1,000	1,609
15. Number of deposits over \$1,000 and less than \$2,000	53
16. Number of deposits over \$2,000 and less than \$5,000	30
17. Number of deposits over \$5,000	10
18. Average amount of each deposit account January 1, 1895	\$300 27

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$80,324 85	Capital paid in coin	\$100,000 00
Real estate taken for debt	6,239 00	Reserve fund	30,000 00
Loans on real estate	612,353 43	Profit and loss and contin-	
Loans on stocks	2,400 00	gent fund	3,968 68
Money on hand	7,689 86	Due depositors	629,234 11
Checks and other cash items	1,063 47	Dividends unpaid	64 00
Due from banks and bankers	55,216 92	Other liabilities (rents and	
Furniture and fixtures	2,975 20	profits)	5,284 79
Expenses	4,878 30	Interest collected	15,878 32
Taxes	3,896 44		
Other assets	7,392 43		
Total resources	\$784,429 90	Total liabilities	\$784,429 90

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. N. McDonald, 5; S. W. Luitweiler, 5; V. Ponet, 10; Chas. N. Flint, 40; Hugo Zuber, 44; I. H. Johnson, 24; H. W. Stoll, 5; C. Brode, 6; A. C. Rogers, 35; L. W. Blinn, 5; M. N. Avery, 204. Total number of shares held by the Directors is 383 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.		(Exclusive of bank premises.)		Cost on Books.	Market Value.
San Bernardino (in escrow)				\$4,600 00	\$10,000 00
Los Angeles				1,639 00	1,639 00
Totals				\$6,239 00	\$11,639 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Los Angeles	\$500,453 43
San Bernardino	51,000 00
Riverside	26,500 00
Orange	10,000 00
Kings	1,600 00
Tulare	22,800 00
Total	\$612,353 43

We estimate that the land is worth about double the amount loaned in all cases, and in some cases more.

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
German-American Savings Bank stock	\$3,000 00	\$2,400 00	\$3,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Southern California National Bank	\$17,815 85
Los Angeles National Bank	9,474 33
Wells, Fargo & Co.'s Bank, San Francisco	16,650 79
San Francisco Savings Union	1,479 42
Third National Bank of New York City	9,796 53
Total	\$55,216 92

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Interest paid to depositors on certificates of deposit and accounts settled since January 1, 1895	\$3,753 20	\$3,753 20
Money advanced as costs, taxes, etc., on mortgages under foreclosure	3,639 23	3,639 23
Totals	\$7,392 43	\$7,392 43

BANK COMMISSIONERS' EXAMINATION. (October 19, 1894.)

Resources.		Liabilities.	
Bank premises	\$78,660 95	Capital paid up	\$100,000 00
Loans on real estate	466,184 95	Reserve fund	27,500 00
Cash balances	7,926 89	Due depositors	480,182 53
Due from banks and bankers	57,670 76	Interest collected	7,075 04
Furniture, fixtures, etc.	2,964 87	Dividends unpaid	216 00
Expenses, taxes, etc.	4,575 59	Profit and loss	3,010 44
Total resources	\$617,984 01	Total liabilities	\$617,984 01

LOS ANGELES SAVINGS BANK. (Incorp. April 8, 1884.)

STATEMENT ON JANUARY 1ST.

JOHN E. PLATER, President

W. M. CASWELL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$95,866 21	Capital paid in coin	\$25,000 00
United States bonds	145,550 00	Profit and loss and contin-	
Miscellaneous bonds	20,050 00	gent fund	37,167 27
Loans on real estate	881,894 46	Due depositors	1,142,966 98
Money on hand	3,056 51		
Due from banks and bankers ..	56,717 07		
Furniture and fixtures	2,000 00		
Total resources	\$1,205,134 25	Total liabilities	\$1,205,134 25

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 410; John E. Plater, 350; Herman W. Hellman, 101; I. W. Hellman, Jr., 30; W. M. Caswell, 10. Total number of shares held by the Directors is 901 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Los Angeles	\$53,022 16
Riverside	42,844 05
Total	\$95,866 21

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Los Angeles	\$775,694 46
Orange	7,000 00
Riverside	28,500 00
San Bernardino	40,700 00
Tulare	30,000 00
Total	\$881,894 46

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
United States 4 per cent registered bonds	\$50,000 00	\$55,950 00
United States 4 per cent coupons	80,000 00	89,600 00
Miscellaneous corporate first mortgage bonds	20,000 00	20,050 00
Totals	\$150,000 00	\$165,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank of San Francisco	\$14,590 02
Farmers and Merchants Bank of Los Angeles	42,127 05
Total	\$56,717 07

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$1,142,966 98
2. Number of deposit accounts open January 1, 1895	1,686
3. Number of deposit accounts opened during past year	828
4. Number of deposit accounts closed during past year	741
5. Amount deposited during past year	\$595,661 95
6. Amount withdrawn during past year	\$632,035 97
7. Amount of dividends or interest to depositors during past year	\$42,398 40
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div> <div> <div>4½ per cent.</div> <div>3 per cent.</div> </div>
9. Amount of dividends to stockholders during past year	
10. Rate per cent per annum of same on paid-up capital	6 per cent.
11. Amount added to reserve fund during past year	None.
12. Amount of gross earnings during past year	\$63,159 64
13. Amount of net earnings during past year	\$49,347 76
14. Number of deposits less than \$1,000	1,392
15. Number of deposits over \$1,000 and less than \$2,000	160
16. Number of deposits over \$2,000 and less than \$5,000	100
17. Number of deposits over \$5,000	34
18. Average amount of each deposit account January 1, 1895	\$677 92

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$93,156 74	Capital paid in coin	\$25,000 00
United States bonds	145,300 00	Profit and loss and contin-	
Miscellaneous bonds	19,900 00	gent fund	36,644 82
Loans on real estate	968,838 87	Due depositors	1,219,449 75
Money on hand	2,359 48	Other liabilities	27,854 71
Due from banks and bankers ..	72,925 18		
Furniture and fixtures	2,000 00		
Expenses	3,530 90		
Taxes	938 11		
Total resources	\$1,308,949 28	Total liabilities	\$1,308,949 28

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 410; John E. Plater, 350; Herman W. Hellman, 101; I. W. Hellman, Jr., 30; W. M. Caswell, 10. Total number of shares held by the Directors is 901 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Riverside.....	\$42,875 65
Los Angeles.....	50,281 09
Total.....	\$93,156 74

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Orange.....	\$13,000 00
Riverside.....	25,500 00
Tulare.....	30,000 00
San Bernardino.....	47,800 00
Los Angeles.....	852,538 87
Total.....	\$968,838 87

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
United States 4 per cent coupons.....	\$80,000 00	\$89,600 00
United States 4 per cent registered bonds.....	50,000 00	55,700 00
Temple Street Cable Railway Co. first mortgage bonds.....	10,000 00	9,900 00
Los Angeles Lighting Co. first mortgage bonds.....	10,000 00	10,000 00
Totals.....	\$150,000 00	\$165,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank of San Francisco.....	\$477 62
Farmers and Merchants Bank of Los Angeles.....	72,447 56
Total.....	\$72,925 18

BANK COMMISSIONERS' EXAMINATION. (October 1, 1894.)

Resources.		Liabilities.	
Real estate.....	\$63,281 72	Capital paid up.....	\$25,000 00
Invested in stocks, bonds, and warrants.....	180,725 00	Due depositors.....	1,102,990 98
Loans on real estate.....	915,464 13	Interest collected.....	14,738 48
Cash balances.....	3,682 77	Dividends unpaid.....	152 40
Due from banks and bankers..	11,454 89	Profit and loss.....	35,763 85
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	2,037 20		
Total resources.....	\$1,178,645 71	Total liabilities.....	\$1,178,645 71

THE MAIN-STREET SAVINGS BANK AND TRUST COMPANY— LOS ANGELES. (Incorp. October 28, 1889.)

STATEMENT ON JANUARY 1ST.

J. B. LANKERSHIM, President.

J. V. WACHTEL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$46,121 55	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks.....	25,291 95	Reserve fund	6,500 00
Loans on real estate	284,617 00	Profit and loss and contingent fund.....	7,816 15
Loans on stocks and bonds	9,971 30	Due depositors.....	283,846 66
Money on hand.....	6,280 27	State, county, or city money	5,000 00
Due from banks and bankers	28,730 59		
Furniture and fixtures.....	1,550 15		
Other assets	600 00		
Total resources	\$403,162 81	Total liabilities	\$403,162 81

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. B. Lankershim, 828; I. N. Van Nuys, 100; Daniel Meyer, 100; O. T. Johnson, 40; Kaspare Cohn, 20; H. W. O'Melveny, 20; William G. Kerckhoff, 20; Herman W. Hellman, 5. Total number of shares held by the Directors is 1,133 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Los Angeles	\$29,712 97
Orange	14,588 63
San Bernardino	1,819 95
Total	\$46,121 55

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$281,717 00	\$602,380 00
San Bernardino	400 00	1,000 00
Kern	2,500 00	6,000 00
Totals	\$284,617 00	\$609,380 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Bonds of S. P. R. R. Co. of Arizona, first mortgage, series A	\$20,000 00	* \$20,000 00	\$20,000 00
Bonds of Big Rock Creek Irrigation District	5,000 00	2,722 75	2,750 00
Bonds of Giddings School District, Kings County	1,000 00	1,000 00	1,000 00
Seventeen shares State Loan and Trust Company (Los Angeles) stock	1,700 00	1,569 20	1,700 00
Totals	\$27,700 00	\$25,291 95	\$25,450 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Bonds and stocks of various solvent corporations	\$13,300 00	\$9,971 30	\$14,300 00

REPORT OF BANK COMMISSIONERS—SAVINGS BANKS.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank, Los Angeles.....	\$17,358 83
Savings and Loan Society, San Francisco.....	10,200 66
California Savings and Loan Society, San Francisco.....	1,171 10
Total.....	<u>\$28,730 59</u>

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Coupons of S. P. R. R. Co. of Arizona, due January 1, 1895----	\$600 00	\$600 00

STATISTICAL INFORMATION.

1.	Total deposits January 1, 1895	\$288,846 66
2.	Number of deposit accounts open January 1, 1895	980
3.	Number of deposit accounts opened during past year	355
4.	Number of deposit accounts closed during past year	42
5.	Amount deposited during past year	\$222,128 00
6.	Amount withdrawn during past year	\$268,300 93
7.	Amount of dividends or interest to depositors during past year	\$11,954 59
8.	Rate per cent per annum of such dividends or interest { Term	5 per cent.
	{ Ordinary	3 per cent.
9.	Amount of dividends to stockholders during past year	\$2,500 00
10.	Rate per cent per annum of same on paid-up capital for the six months ending June 30, 1894	5 per cent.
11.	Amount added to reserve fund during past year	None.
12.	Amount of gross earnings during past year	\$32,180 33
13.	Amount of net earnings during past year	\$5,870 90
14.	Number of deposits less than \$1,000	933
15.	Number of deposits over \$1,000 and less than \$2,000	34
16.	Number of deposits over \$2,000 and less than \$5,000	5
17.	Number of deposits over \$5,000	8
18.	Average amount of each deposit account January 1, 1895	\$294 74

STATEMENT ON JUNE 17TH.

T. L. DUQUE, President.

J. V. WACHTEL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ----	\$48,994 00	Capital paid in coin -----	\$100,000 00
United States bonds -----	11,333 65	Reserve fund -----	7,000 00
Miscellaneous bonds and stocks -----	24,291 95	Profit and loss and contin- gent fund -----	18,878 70
Loans on real estate -----	294,991 50	Due depositors -----	325,241 33
Loans on stocks and bonds ---	2,725 00		
Money on hand -----	5,147 59		
Due from banks and bankers -	53,995 69		
Furniture and fixtures -----	1,171 25		
Expenses -----	4,807 48		
Taxes -----	2,624 16		
Other assets -----	1,037 76		
Total resources -----	\$451,120 03	Total liabilities -----	\$451,120 03

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: T. L. Duque, 927; I. N. Van Nuys, 100; Daniel Meyer, 100; O. T. Johnson, 40; Kaspere Cohn, 20; H. W. O'Melveny, 20; W. G. Kerckhoff, 20; H. W. Hellman, 5; J. B. Lankershim, 5. Total number of shares held by the Directors is 1,237 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$32,362 92	\$45,000 00
Orange	14,811 13	
San Bernardino	1,819 95	
Totals	\$48,994 00	\$45,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$292,091 50	\$598,068 00
San Bernardino	400 00	1,000 00
Kern	2,500 00	6,000 00
Totals	\$294,991 50	\$605,068 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Bonds of S. P. R. R. Co. of Arizona, first mortgage, series A	\$20,000 00	\$20,000 00	\$20,000 00
Bonds of Big Rock Creek Irrigation District	5,000 00	2,722 75	2,500 00
Seventeen shares State Loan and Trust Company (Los Angeles) stock	1,700 00	1,569 20	1,700 00
United States 4 per cent coupon bonds	10,000 00	11,333 65	11,275 00
Totals	\$36,700 00	\$35,625 60	\$35,475 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Bonds and stocks of various solvent corporations	\$3,300 00	\$2,725 00	\$3,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank of Los Angeles	\$41,871 38
Importers and Traders National Bank, New York	5,686 30
Savings and Loan Society, San Francisco	5,325 46
California Savings and Loan Society, San Francisco	1,112 55
Total	\$53,995 69

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Collection account, coupons of S. P. R. R. Co. of Arizona, due July 1, 1895	\$600 00	\$600 00
Collection account, collection on Tacoma	238 54	238 54
Dividend account, interest paid on certificates of deposit	199 22	199 22
Totals	\$1,037 76	\$1,037 76

BANK COMMISSIONERS' EXAMINATION. (October 15, 1894.)

Resources.		Liabilities.	
Real estate	\$16,374 89	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	3,722 75	Reserve fund	6,500 00
Loans on real estate	347,309 67	Due depositors	285,799 06
Cash balances	7,300 40	Interest collected	7,373 55
Due from banks and bankers	28,601 28	Rents, exchange, etc.	419 35
Furniture, fixtures, etc.	1,550 15	Profit and loss	7,581 08
Expenses, taxes, etc.	2,940 07	Other liabilities	126 17
Total resources	\$407,799 21	Total liabilities	\$407,799 21

SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

(Incorp. January 3, 1885.)

STATEMENT ON JANUARY 1ST.

J. H. BRALY, President.

W. D. WOOLWINE, Cashier.

Resources.		Liabilities.	
Bank premises	\$37,282 77	Capital paid in coin	\$40,000 00
Real estate taken for debt	12,898 92	Reserve fund	10,000 00
Loans on real estate	499,974 50	Profit and loss and contin-	
Loans on stocks, bonds, etc.	10,571 00	gent fund	7,967 27
Loans on personal security		Due depositors	620,865 25
and overdrafts	2,000 00		
Money on hand	38,926 66		
Checks and other cash items ..	1,295 27		
Due from banks and bankers ..	66,094 94		
Furniture, fixtures, and safety			
deposit vaults	8,164 40		
Other assets (advances on			
foreclosure suits)	1,624 06		
Total resources	\$678,832 52	Total liabilities	\$678,832 52

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Braly, 400; J. M. Elliott, 100; C. N. Hasson, 50; Simon Maier, 10; Frank A. Gibson, 20; R. W. Poindexter, 10; H. Jevne, 10; W. C. Patterson, 30; A. H. Braly, 110; W. D. Woolwine, 65. Total number of shares held by the Directors is 805 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$11,648 92	\$12,000 00
Kern	1,250 00	1,500 00
Totals	\$12,898 92	\$13,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles (120 loans)	\$275,091 95	\$575,000 00
San Bernardino (7 loans)	46,450 00	110,000 00
Ventura (3 loans)	13,477 00	35,000 00
Riverside (11 loans)	41,100 00	100,000 00
Orange (6 loans)	13,417 50	30,000 00
Kern (2 loans)	6,500 00	20,000 00
Fresno (1 loan)	13,068 05	50,000 00
Santa Clara (1 loan)	5,000 00	18,000 00
Arizona Territory (19 loans)	85,870 00	200,000 00
Totals (170 loans)	\$499,974 50	\$1,138,000 00

AMOUNT LOANED ON STOCKS, BONDS, ETC.

	Par Value.	Amt. Loaned.	Market Value.
First mortgage bonds S. P. R. R. Co. of Kentucky	\$7,846 00	\$7,846 00	\$7,846 00
First mortgage bonds S. P. R. R. Co. of Kentucky	4,430 00	1,300 00	4,430 00
Gold and silver bullion	250 00	100 00	250 00
Security Warehouse Company (and two in-			
dorsers), Minneapolis	3,860 00	100 00	3,860 00
Home Investment Building and Loan Associa-			
tion stock	2,000 00	225 00	500 00
Capital stock First National Bank of Los			
Angeles	1,300 00	1,000 00	1,625 00
Individual note in settlement of estate	2,000 00	2,000 00	2,000 00
Totals	\$21,686 00	\$12,571 00	\$20,511 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Los Angeles	\$38,234 16
Bank of California, San Francisco	1,046 41
Wells, Fargo & Co.'s Bank, San Francisco	20,000 00
Hanover National Bank, New York	4,632 55
Pasadena National Bank	2,181 82
Totals	\$66,094 94

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$620,865 25
2. Number of deposit accounts open January 1, 1895	2,166
3. Number of deposit accounts opened during past year	1,129
4. Number of deposit accounts closed during past year	853
5. Amount deposited during past year	\$1,112,136 77
6. Amount withdrawn during past year	\$1,099,447 65
7. Amount of dividends or interest to depositors during past year	\$21,244 93
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>5 per cent.</div> </div> <div> <div>Ordinary</div> <div>3 per cent.</div> </div>
9. Amount of dividends to stockholders during past year	
10. Rate per cent per annum of same on paid-up capital	10 per cent.
11. Amount of gross earnings during past year	\$48,006 16
12. Amount of net earnings during past year	\$6,822 13
13. Number of deposits less than \$1,000	2,044
14. Number of deposits over \$1,000 and less than \$2,000	84
15. Number of deposits over \$2,000 and less than \$5,000	31
16. Number of deposits over \$5,000	7
17. Average amount of each deposit account January 1, 1895	\$286 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$37,282 77	Capital paid in coin	\$40,000 00
Real estate taken for debt	13,096 81	Reserve fund	10,000 00
Loans on real estate	631,512 65	Profit and loss and contin-	
Loans on stocks and bonds	14,108 50	gent fund	5,579 70
Loans on other securities	307 00	Due depositors	701,842 17
Loans on personal security and		Interest	16,495 32
overdrafts	9,200 00	Safe deposit	1,055 85
Money on hand	9,910 89	Rent	1,615 85
Checks and other cash items	957 47	Exchange	45 07
Due from banks and bankers	43,415 19	Notarial account	25 60
Furniture, fixtures, and safety			
deposit vault	8,549 40		
Expenses	4,243 32		
Taxes	1,854 68		
Insurance	5 87		
Amount advanced in fore-			
closure suits	2,215 01		
Total resources	\$776,659 56	Total liabilities	\$776,659 56

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Braly, 400; A. H. Braly, 110; W. D. Woolwine, 65; J. M. Elliott, 100; F. A. Gibson, 20; W. C. Patterson, 30; H. Jevne, 10; Simon Maier, 10; C. N. Hasson, 50; Carroll W. Gates, 10. Total number of shares held by the Directors is 805 shares.

REPORT OF BANK COMMISSIONERS—SAVINGS BANKS.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	(Exclusive of bank premises.)	
	Cost on Books.	Market Value.
Los Angeles.....	\$11,846 81	\$12,000 00
Kern.....	1,250 00	1,500 00
Totals.....	\$13,096 81	\$13,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles (144 loans).....	\$350,110 10	\$725,000 00
Riverside (14 loans).....	65,150 00	130,000 00
San Bernardino (11 loans).....	58,567 00	120,000 00
Orange (6 loans).....	16,247 50	35,000 00
Fresno (1 loan).....	13,068 05	50,000 00
Ventura (3 loans).....	13,900 00	35,000 00
Kern (3 loans).....	9,000 00	20,000 00
Santa Clara (1 loan).....	5,000 00	18,000 00
Tulare (1 loan).....	8,000 00	20,000 00
State of Ohio (1 loan).....	2,500 00	15,000 00
Arizona Territory (23 loans).....	89,970 00	205,000 00
Totals (208 loans).....	\$631,512 65	\$1,373,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
First mortgage bonds S. P. R. R. Co. of Kentucky.....	\$7,846 00	\$7,846 00	\$7,846 00
First mortgage bonds S. P. R. R. Co. of Kentucky.....	2,000 00	1,300 00	2,000 00
United States bonds.....	300 00	337 50	337 50
1,000 shares Orange Belt Land and Canal Co. (Phoenix, A. T.) stock.....		150 00	270 00
10 shares Home Investment B. & L. Ass'n stock.....	2,000 00	225 00	2,000 00
13 shares First Nat'l Bank of Los Angeles stock.....	1,300 00	1,000 00	1,950 00
16 shares Southern California Semi-Tropic Fruit Co. stock.....	1,600 00	500 00	3,000 00
30 shares Southern California Packing Co. stock.....	1,500 00	200 00	1,500 00
50 shares Los Angeles National Bank stock.....	5,000 00	2,000 00	5,000 00
Los Angeles Directory stock.....		400 00	2,000 00
45,000 shares Orange Belt Land and Canal Co. (Phoenix, A. T.) stock.....		150 00	12,150 00
Totals.....	\$21,546 00	\$14,108 50	\$38,053 50

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgage on cattle.....	\$107 00	\$250 00
Old gold and silver coins.....	100 00	250 00
Watch and diamonds.....	100 00	250 00
Totals.....	\$307 00	\$750 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Los Angeles.....	\$21,736 73
Bank of California, San Francisco.....	679 70
Wells, Fargo & Co.'s Bank, San Francisco.....	855 86
Hanover National Bank, New York.....	2,758 11
Pasadena National Bank.....	1,384 79
Hibernia Savings and Loan Society, San Francisco.....	*16,000 00
Totals.....	\$43,415 19

*Three deposits of \$4,000 each, of this amount, in names of Wilson C. Patterson, Guy H. Wood, and Hans Jevne, assigned to us. Pass-books numbered 199-1237, 199-1238, and 199-1239, respectively.

BANK COMMISSIONERS' EXAMINATION. (October 3, 1894.)

Resources.		Liabilities.	
Bank premises	\$37,282 77	Capital paid up	\$40,000 00
Other real estate	12,878 67	Reserve fund	10,000 00
Loans on real estate	475,542 10	Due depositors	543,934 55
Cash balances	7,893 00	Interest collected	7,824 99
Due from banks and bankers	62,506 32	Rents, exchange, etc.	882 98
Furniture, fixtures, etc.	8,164 40	Profit and loss	4,917 50
Expenses, taxes, etc.	2,341 77	Other liabilities	652 22
Other assets	1,603 21		
Total resources	\$608,212 24	Total liabilities	\$608,212 24

SECURITY SAVINGS BANK AND TRUST COMPANY—LOS ANGELES. (Incorp. January 11, 1889.)

STATEMENT ON JANUARY 1ST.

J. F. SARTORI, President.

W. D. LONGYEAR, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$7,551 62	Capital paid in coin	\$100,000 00
United States bonds	555 00	Reserve fund	23,000 00
Miscellaneous bonds	33,412 50	Profit and loss and contin-	
Loans on real estate	530,896 45	gent fund	6,834 36
Money on hand	7,291 75	Due depositors	475,156 48
Checks and other cash items ..	1,139 15		
Due from banks and bankers ..	18,456 42		
Furniture and fixtures	4,250 00		
Expenses	998 65		
Other assets	439 30		
Total resources	\$604,990 84	Total liabilities	\$604,990 84

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. F. Sartori, 580; Maurice S. Hellman, 577; M. L. Fleming, 474; J. A. Graves, 7; J. H. Shankland, 7; W. L. Graves, 5; W. D. Longyear, 5; H. J. Fleishman, 5; C. A. Shaw, 5; F. O. Johnson, 10; H. W. Hellman, 5. Total number of shares held by the Directors is 1,680 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$6,668 67	\$7,500 00
Riverside	882 95	1,200 00
Totals	\$7,551 62	\$8,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$20,000 00	\$50,000 00
San Bernardino	22,421 00	56,450 00
Riverside	50,135 43	131,500 00
Orange	52,554 00	137,250 00
Kern	14,550 00	39,500 00
Tulare	600 00	1,450 00
Los Angeles	370,636 02	922,600 00
Totals	\$530,896 45	\$1,338,250 00

REPORT OF BANK COMMISSIONERS—SAVINGS BANKS.

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
United States 4 per cent bonds (coupon) -----	\$500 00	\$555 00
26 Southern Pacific of Arizona 6 per cent first mortgage bonds -----	26,000 00	27,312 50
61 Monrovia City Municipal Improvement 6 per cent bonds- -----	6,100 00	6,100 00
Totals -----	\$32,600 00	\$33,967 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank, Los Angeles	\$1,845 54
Chase National Bank, New York	2,842 02
Los Angeles National Bank	9,250 13
First National Bank, Pasadena	653 58
National Bank of California, Los Angeles	2,950 16
Tallant Banking Co., San Francisco	914 99
Total	\$18,456 42

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Dividends paid depositors since January 1, 1895.....	\$439 30

STATISTICAL INFORMATION.

1. Total deposits January 18, 1895	\$475,156 48
2. Number of deposit accounts open January 18, 1895	1,880
3. Number of deposit accounts opened during past year, ending Jan. 18th.	713
4. Number of deposit accounts closed during past year, ending Jan. 18th.	854
5. Amount deposited during past year, ending January 18th.	\$1,158,961 94
6. Amount withdrawn during past year, ending January 18th.	\$1,373,823 92
7. Amount of dividends or interest to depositors during past year	\$21,761 79
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> <div>5 per cent.</div> <div>3 per cent.</div> </div>
9. Amount of dividends to stockholders during past year	\$8,000 00
10. Rate per cent per annum of same on paid-up capital	8 per cent.
11. Amount added to reserve fund during past year	\$6,000 00
12. Amount of gross earnings during past year	\$61,520 25
13. Amount of net earnings during past year	\$14,715 04
14. Number of deposits less than \$1,000	1,786
15. Number of deposits of \$1,000 and less than \$2,000	65
16. Number of deposits over \$2,000 and less than \$5,000	22
17. Number of deposits over \$5,000	7
18. Average amount of each deposit account January 18, 1895	\$252 74

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt ----	\$12,818 73	Capital paid in coin.....	\$100,000 00
United States bonds	16,281 67	Reserve fund	23,000 00
Miscellaneous bonds	39,279 33	Profit and loss and contin-	
Loans on real estate	643,219 40	gent fund	28,338 21
Money on hand.....	26,532 71	Due depositors.....	723,038 08
Checks and other cash items..	2,718 55		
Due from banks and bankers..	118,147 83		
Furniture and fixtures.....	4,250 00		
Expenses	5,403 41		
Taxes.....	3,518 23		
Other assets	2,206 43		
Total resources	\$874,376 29	Total liabilities	\$874,376 29

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Graves, 25; M. L. Fleming, 474; H. W. Hellman, 50; H. J. Fleishman, 25; J. H. Shankland, 20; C. A. Shaw, 5; F. O. Johnson, 10; W. L. Graves, 10; J. E. Sartori, 314; Maurice S. Hellman, 314; W. D. Longyear, 105. Total number of shares held by the Directors is 1,352 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost of Books.	Market Value.
Los Angeles	\$12,818 73	\$16,023 45

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$470,900 25	\$1,177,250 62
Orange	61,604 00	154,010 00
San Bernardino	22,771 00	56,177 00
San Diego	20,000 00	45,000 00
Kern	14,550 00	36,375 00
Tulare	600 00	1,450 00
Kings	500 00	4,000 00
Riverside	52,294 15	130,735 37
Totals	\$643,219 40	\$1,604,997 99

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4 per cent bonds (coupon)	\$14,500 00	\$16,281 67	\$16,385 00
Monrovia City (Cal.) Municipal Improvement bonds, 6 per cent	11,800 00	11,966 83	11,966 83
26 Southern Pacific of Arizona 6 per cent first mortgage bonds	26,000 00	27,312 50	27,312 50
Totals	\$52,300 00	\$55,561 00	\$55,664 33

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank, Los Angeles	\$51,145 04
Chase National Bank, New York	7,285 56
National Bank of California, Los Angeles	11,912 29
Los Angeles National Bank	4,665 86
First National Bank, Pasadena	13,189 69
Southern California National Bank	18,934 99
The Nevada Bank of San Francisco	11,014 40
Total	\$118,147 83

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Dividends paid depositors since January 1, 1895	\$1,870 73
Items in transit for collection on which cash had been advanced	335 70
Total	\$2,206 43

BANK COMMISSIONERS' EXAMINATION. (March 11, 1895.)

Resources.		Liabilities.	
Real estate	\$6,690 07	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	16,375 00	Reserve fund	23,000 00
Loans on real estate	626,687 26	Due depositors	579,792 70
Cash balances	11,234 86	Interest collected	7,324 67
Due from banks and bankers	42,178 53	Profit and loss	5,234 40
Furniture, fixtures, etc.	4,250 00	Other liabilities	1,558 05
Expenses, taxes, etc.	8,575 93		
Other assets	918 17		
Total resources	\$716,909 82	Total liabilities	\$716,909 82

UNION BANK OF SAVINGS—LOS ANGELES.
(Incorp. January 27, 1893.)

STATEMENT ON JANUARY 1ST.

M. W. STIMSON, President.

W. E. McVAY, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$39,528 08	Capital paid in coin	\$28,600 00
Money on hand.....	1,767 46	Due depositors.....	20,861 32
Checks and other cash items.....	409 70	Dividends unpaid.....	189 85
Due from banks and bankers.....	4,329 05		
Furniture and fixtures.....	2,600 30		
Expenses	1,016 58		
Total resources	\$49,651 17	Total liabilities	\$49,651 17

The amount of capital stock is \$200,000; amount subscribed is \$40,000; amount paid in coin is \$28,600. The total number of shares of stock issued is 286 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: M. W. Stimson, 5; Wm. Ferguson, 5; R. M. Baker, 8; S. A. Butler, 5; S. H. Mott, 5; A. E. Pomeroy, 5; C. G. Harrison, 2. Total number of shares held by the Directors is 35 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Los Angeles	\$31,203 72
Riverside	6,324 36
Orange	2,000 00
Total	\$39,528 08

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank of Los Angeles.....	\$899 23
Los Angeles National Bank.....	3,142 57
National Revere Bank of Boston.....	287 25
Total.....	\$4,329 05

STATISTICAL INFORMATION.

1.	Total deposits January 1, 1895	\$20,861	32
2.	Number of deposit accounts open January 1, 1895		98
3.	Number of deposit accounts opened during past year		128
4.	Number of deposit accounts closed during past year		69
5.	Amount deposited during past year	\$82,818	04
6.	Amount withdrawn during past year	\$68,596	83
7.	Amount of dividends or interest to depositors during past year	\$299	95
8.	Rate per cent per annum of such dividends or interest { Term	5 per cent.	
	{ Ordinary	3 per cent.	
9.	Amount of dividends to stockholders during past year		None.
10.	Rate per cent per annum of same on paid-up capital		None.
11.	Amount added to reserve fund during past year		None.
12.	Amount of gross earnings during past year	\$2,759	88
13.	Number of deposits less than \$1,000		92
14.	Number of deposits over \$1,000 and less than \$2,000		5
15.	Number of deposits over \$2,000 and less than \$5,000		1
16.	Average amount of each deposit account January 1, 1895	\$197	16

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on real estate	\$53,452 87	Capital paid in coin	\$28,600 00
Money on hand	1,141 40	Due depositors	29,705 49
Checks and other cash items..	932 69	Due banks and bankers.....	200 23
Due from banks and bankers..	94 80		
Furniture and fixtures	2,657 30		
Expenses	31 81		
Tax sale redemptions, etc.	194 85		
Total resources	\$58,505 72	Total liabilities	\$58,505 72

The amount of capital stock is \$200,000; amount subscribed is \$40,000; amount paid in coin is \$28,600. The total number of shares of stock issued is 286 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: M. W. Stimson, 5; William Ferguson, 5; R. M. Baker, 8; S. A. Butler, 5; S. H. Mott, 5; A. E. Pomeroy, 5; C. G. Harrison, 2. Total number of shares held by the Directors is 35 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Los Angeles	\$45,728 51
Orange	2,000 00
San Bernardino	2,400 00
Riverside	3,324 36
Total	\$53,452 87

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank of Los Angeles	\$79 78
National Revere Bank of Boston	15 02
Total	\$94 80

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Tax sale redemption of property owned by Peter Wall, in Riverside County, as per certificate on file	\$157 46
Taxes paid on said property in excess of our mortgage interest	37 39
Total	\$194 85

BANK COMMISSIONERS' EXAMINATION. (October 4, 1894.)

Resources.		Liabilities.	
Loans on real estate	\$37,298 60	Capital paid up	\$28,600 00
Cash balances	3,872 34	Due depositors	18,155 89
Due from banks and bankers..	2,418 03	Interest collected	540 07
Furniture, fixtures, etc.	2,562 80		
Expenses, taxes, etc.	478 20		
Other assets	665 99		
Total resources	\$47,295 96	Total liabilities	\$47,295 96

NORTHERN CALIFORNIA BANK OF SAVINGS—MARYSVILLE. (Incorp. December 7, 1889.)

STATEMENT ON JANUARY 1ST.

J. U. HOFSTETTER, President.

G. R. ECKART, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$8,380 63	Capital paid in coin	\$40,000 00
Miscellaneous bonds	45,000 00	Reserve fund	6,943 29
Loans on real estate	333,258 33	Due depositors	469,742 08
Loans on stocks	22,100 00	Dividends unpaid	10,023 62
Money on hand	12,421 85		
Checks and other cash items ..	7,702 82		
Due from banks and bankers ..	93,841 94		
Furniture and fixtures	2,000 00		
Taxes	2,003 42		
Total resources	\$526,708 99	Total liabilities	\$526,708 99

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. U. Hofstetter, 100; Justus Greely, 50; C. A. Glidden, 145; Norman Rideout, 200; G. R. Eckart, 75; Dan T. Cole, 50; D. P. Donahoe, 50. Total number of shares held by the Directors is 670 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	\$8,380 63	\$11,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	\$132,640 00	\$330,836 00
Sutter	137,854 93	306,140 00
Yuba	49,163 40	147,525 00
Tehama	3,000 00	6,000 00
Colusa	2,000 00	22,000 00
Glenn	8,600 00	12,800 00
Totals	\$333,258 33	\$825,301 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Bonds of Northern California Railway Co. (guaranteed by Southern Pacific Co.)	\$50,000 00	\$45,000 00	\$45,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
278 shares of capital stock of Masonic Hall Association, Marysville, Cal.	\$13,900 00	\$2,100 00	\$13,900 00
500 shares of capital stock Buckeye Mill Co.	81,500 00	20,000 00	61,125 00
315 shares of capital stock Pioneer Milling Co.			
Totals	\$95,400 00	\$22,100 00	\$75,025 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
The Rideout Bank, Marysville, Cal.	\$89,792 96
London and San Francisco Bank (Limited)	4,048 98
Total	\$93,841 94

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$469,742 08
2. Number of deposit accounts open January 1, 1895	1,039
3. Number of deposit accounts opened during past year	232
4. Number of deposit accounts closed during past year	144
5. Amount deposited during past year	\$286,444 00
6. Amount withdrawn during past year	\$287,102 41
7. Amount of dividends or interest to depositors during past year	\$17,907 37
8. Rate per cent per annum of such dividends { Term	5.40 and 4.80 per cent.
or interest { Ordinary	4.50 and 4 per cent.
9. Amount of dividends to stockholders during past year	\$1,600 00
10. Rate per cent per annum of same on paid-up capital	8 per cent.
11. Amount added to reserve fund during past year	\$1,165 63
12. Amount of gross earnings during past year	\$30,240 49
13. Amount of net earnings during past year	\$21,367 08
14. Number of deposits less than \$1,000	916
15. Number of deposits over \$1,000 and less than \$2,000	76
16. Number of deposits over \$2,000 and less than \$5,000	38
17. Number of deposits over \$5,000	9
18. Average amount of each deposit account January 1, 1895	\$452 10+

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$17,877 41	Capital paid in coin	\$40,000 00
Miscellaneous bonds	45,000 00	Reserve fund	6,943 29
Loans on real estate	325,267 04	Due depositors	486,213 93
Loans on stocks	21,600 00	Dividends unpaid	45
Money on hand	22,145 83	Interest, exchange, and pre-	
Due from banks and bankers ..	95,376 04	mium	2,832 84
Furniture and fixtures	2,000 00		
Expenses	3,106 17		
Taxes	2,398 22		
Profit and loss account	1,219 80		
Total resources	\$535,990 51	Total liabilities	\$535,990 51

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. U. Hofstetter, 100; Justus Greely, 50; C. A. Glidden, 145; Norman Rideout, 200; G. R. Eckart, 75; Dan T. Cole, 50; Dan P. Donahoe, 50. Total number of shares held by the Directors is 670 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	\$15,572 30	\$21,100 00
Sutter	2,305 11	2,305 11
Totals	\$17,877 41	\$23,405 11

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	\$127,640 00	\$215,224 00
Sutter	138,654 93	206,294 00
Yuba	48,200 00	98,350 00
Tehama	3,000 00	4,000 00
Colusa	1,300 00	14,667 00
Glenn	6,472 11	8,534 00
Totals	\$325,267 04	\$547,069 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Bonds of Northern California Railway Co. (guaranteed by Southern Pacific Co.)-----	\$50,000 00	\$45,000 00	\$45,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
278 shares of capital stock of Masonic Hall Association, Marysville, Cal.	\$13,900 00	\$1,600 00	\$13,900 00
1,600 shares of capital stock of Sperry Flour Co.	160,000 00	20,000 00	32,000 00
Totals	\$173,900 00	\$21,600 00	\$45,900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
The Rideout Bank, Marysville, Cal.	\$91,446 53
Decker, Jewett & Co. Bank, Marysville, Cal.	2,500 00
London and San Francisco Bank (Limited), San Francisco	1,429 51
Total	\$95,376 04

BANK COMMISSIONERS' EXAMINATION. (May 2, 1895.)

Resources.		Liabilities.	
Real estate	\$17,689 37	Capital paid up	\$40,000 00
Invested in stocks, bonds, and warrants	45,000 00	Reserve fund	6,943 29
Loans on real estate	327,394 93	Due depositors	477,370 85
Loans and discounts	21,700 00	Interest collected	368 19
Cash balances	21,452 00	Rents, exchange, etc.	147 95
Due from banks and bankers ..	83,278 17	Dividends unpaid	45
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	4,964 74		
Other assets	1,351 52		
Total resources	\$524,830 73	Total liabilities	\$524,830 73

MERCED SECURITY SAVINGS BANK. (Incorp. March 11, 1875.)

STATEMENT ON JANUARY 1ST.

L. R. FANCHER, President.

J. F. CARLSTON, Cashier.

Resources.		Liabilities.	
Bank premises	\$10,543 71	Capital paid in coin	\$75,000 00
Real estate taken for debt	58,368 16	Reserve fund	67,319 98
Miscellaneous bonds	8,060 55	Due depositors	423,153 04
Loans on real estate	380,903 35	State, county, or city money ..	31,699 52
Loans on other securities	44,419 98		
Money on hand	28,217 58		
Due from banks and bankers ..	63,609 05		
Furniture and fixtures	3,050 16		
Total resources	\$597,172 54	Total liabilities	\$597,172 54

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: L. R. Fancher, 328; M. D. Atwater, 5; George S. Bloss, 5; A. Bickford, 45; Horace Davis, 609; W. H. Turner, 10; Robert Gracey, 5. Total number of shares held by the Directors is 1,007 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Merced	\$58,368 16	\$58,368 16

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Merced	\$351,665 35	\$552,354 42
Stanislaus	9,300 00	
Fresno	9,318 00	
Mariposa	9,350 00	
Kings	1,270 00	
Totals	\$380,903 35	\$552,354 42

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Los Angeles County school bonds	\$8,000 00	\$8,060 55	\$8,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Loan on warehouse receipts and deposits, this bank	\$41,205 92	\$102,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Stockton	\$4,554 22
Bank of California, San Francisco	539 82
Anglo-Californian Bank (Limited), San Francisco	27,695 17
Farmers and Merchants Bank, Stockton	30,819 84
Total	\$63,609 05

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$454,852 56
2. Number of deposit accounts open January 1, 1895	601
3. Number of deposit accounts opened during past year	89
4. Number of deposit accounts closed during past year	60
5. Amount deposited during past year	\$1,018,190 85
6. Amount withdrawn during past year	\$1,020,652 05
7. Amount of dividends or interest to depositors during past year	\$17,450 96
8. Rate per cent per annum of such dividends or interest—Term	5 per cent.
9. Amount of dividends to stockholders during past year	\$3,700 00
10. Rate per cent per annum of same on paid-up capital	5 per cent.
11. Amount added to reserve fund during past year	\$5,982 81
12. Amount of gross earnings during past year	\$41,675 82
13. Amount of net earnings during past year	\$29,385 33
14. Number of deposits less than \$1,000	470
15. Number of deposits over \$1,000 and less than \$2,000	88
16. Number of deposits over \$2,000 and less than \$5,000	28
17. Number of deposits over \$5,000	15
18. Average amount of each deposit account January 1, 1895	\$756 82

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$10,543 71	Capital paid in coin	\$100,000 00
Real estate taken for debt	76,067 17	Reserve fund	50,000 00
Miscellaneous bonds	8,060 55	Profit and loss and contin-	
Loans on real estate	353,377 77	gent fund	976 66
Loans on stocks	1,600 00	Due depositors	416,655 00
Loans on other securities		Interest collected	2,686 14
(grain, etc.)	19,056 86	State, county, or city	
Money on hand	17,822 65	money	\$25,989 34
Due from banks and bankers	78,159 00	Exchange	22 33
Furniture and fixtures	3,050 16		
Expenses	2,546 31		
Taxes	55 95		
Total resources	\$570,340 13	Total liabilities	\$570,340 13

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$33 33 $\frac{1}{4}$.

The names of the Directors, and number of shares of stock held by each, are as follows: Horace Davis, 609; L. R. Fancher, 328; A. Bickford, 45; W. H. Turner, 10; Geo. S. Bloss, 5; M. D. Atwater, 5; Robert Gracey, 5. Total number of shares held by the Directors is 1,007 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Merced	\$76,067 17	\$76,067 17

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Merced	\$237,929 77	\$491,894 65
Stanislaus	8,500 00	20,000 00
Fresno	7,918 00	15,826 00
Mariposa	7,760 00	19,400 00
Kings	1,270 00	2,100 00
Totals	\$353,377 77	\$549,220 65

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Inglewood School District (Los Angeles Co.)			
bonds	\$8,000 00	\$8,060 55	\$8,060 55

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.	Market Value.
Stock of Bank of Hollister and of Savings and Loan Bank		
of San Benito County	\$1,600 00	\$3,600 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Deposits, this bank	\$12,794 47	\$78,567 00
Wheat loans, covered by receipts	6,262 09	32,400 00
Totals	\$19,056 56	\$110,967 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank of Stockton	\$2,036 14
Farmers and Merchants Bank, Stockton	17,055 47
Anglo-Californian Bank, San Francisco	58,017 80
Bank of California, San Francisco	1,049 59
Total	\$77,959 00

BANK COMMISSIONERS' EXAMINATION. (April 3, 1895.)

Resources.		Liabilities.	
Bank premises	\$10,543 71	Capital paid up	\$75,000 00
Other real estate	58,368 16	Reserve fund	61,420 23
Invested in stocks, bonds, and warrants	8,060 55	Due depositors	416,470 57
Loans on real estate	387,688 66	Interest collected	448 91
Loans and discounts	21,377 46	Rents, exchange, etc.	14 48
Cash balances	20,018 44	Profit and loss	8,782 04
Due from banks and bankers ..	66,463 64	State, county, or city money ..	15,000 00
Furniture, fixtures, etc.	3,050 16		
Expenses, taxes, etc.	1,565 45		
Total resources	\$577,136 23	Total liabilities	\$577,136 23

UNION SAVINGS BANK—MODESTO. (Incorp. April 2, 1889.)

STATEMENT ON JANUARY 1ST.

O. McHENRY, President.

J. E. WARD, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$5,935 00	Capital paid in coin	\$20,000 00
Loans on real estate	195,343 53	Reserve fund	1,886 32
Loans on other securities (grain)	29,443 93	Profit and loss and contingent fund	6,474 82
Due from First National Bank of Modesto	6,695 68	Due depositors	209,057 00
Total resources	\$237,418 14	Total liabilities	\$237,418 14

The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: O. McHenry, 436; A. Hewel, 50; W. B. Wood, 40; Garrison Turner, 20; J. P. Islip, 40. Total number of shares held by the Directors is 586 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	(Exclusive of bank premises.)	
	Cost on Books.	Market Value.
Stanislaus	\$2,935 00	\$3,600 00
Merced	3,000 00	3,600 00
Totals	\$5,935 00	\$7,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Stanislaus	\$183,087 66	\$331,870 00
Merced	9,455 87	20,300 00
Madera	2,800 00	5,000 00
Totals	\$195,343 53	\$357,170 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
20,746 tons of wheat	\$29,443 93	\$43,936 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$209,057 00
2. Number of deposit accounts open January 1, 1895	379
3. Number of deposit accounts opened during past year	70
4. Number of deposit accounts closed during past year	27
5. Amount deposited during past year	\$79,495 07
6. Amount withdrawn during past year	\$84,774 58
7. Amount of dividends or interest to depositors during past year	\$9,216 54
8. Rate per cent per annum of such dividends or interest—Term	5 per cent.
9. Amount of dividends to stockholders during past year	\$1,200 00
10. Rate per cent per annum of same on paid-up capital	7½ per cent.
12. Amount of gross earnings during past year	\$20,039 16
13. Amount of net earnings during past year	\$2,754 42
14. Number of deposits less than \$1,000	343
15. Number of deposits over \$1,000 and less than \$2,000	18
16. Number of deposits over \$2,000 and less than \$5,000	11
17. Number of deposits over \$5,000	7
18. Average amount of each deposit account January 1, 1895	\$551 60

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt ...	\$11,856 57	Capital paid in coin	\$20,000 00
Loans on real estate	190,582 68	Reserve fund	1,886 32
Loans on other securities		Profit and loss and contin-	
(grain)	1,910 00	gent fund	6,968 42
Due from First National Bank		Due depositors	202,160 44
of Modesto	26,698 93	Dividends unpaid	15 00
		Other liabilities	18 00
Total resources	\$231,048 18	Total liabilities	\$231,048 18

The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: O. McHenry, 436; W. B. Wood, 40; Garrison Turner, 20; A. Hewel, 50; J. P. Islip, 40. Total number of shares held by the Directors is 586 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Merced	\$3,000 00	\$4,800 00
Stanislaus	8,856 57	10,785 00
Totals	\$11,856 57	\$15,585 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Merced	\$9,700 00	\$17,400 00
Madera	2,800 00	5,000 00
Stanislaus	166,882 68	283,680 00
Stanislaus and Merced	11,200 00	24,200 00
Totals	\$190,582 68	\$330,280 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat	\$1,910 00	\$2,485 00

BANK COMMISSIONERS' EXAMINATION. (April 5, 1895.)

Resources.		Liabilities.	
Real estate.....	\$5,935 00	Capital paid up.....	\$20,000 00
Loans on real estate.....	197,350 72	Reserve fund.....	1,886 32
Loans and discounts.....	13,939 85	Due depositors.....	195,062 70
Due from banks and bankers.....	6,156 43	Rents, exchange, etc.	6 00
		Dividends unpaid.....	82 50
		Profit and loss.....	6,344 48
Total resources	\$223,382 00	Total liabilities.....	\$223,382 00

CENTRAL BANK—OAKLAND. (Incorp. September 8, 1891.)

STATEMENT ON JANUARY 1ST.

W. G. PALMANTEER, Vice-President.

C. R. YATES, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$259,981 28	Capital paid in coin	\$300,000 00
Miscellaneous bonds.....	29,000 00	Profit and loss and contin-	
City warrants.....	14,988 30	gent fund.....	53,478 18
Loans on real estate.....	460,807 40	Due depositors.....	1,022,305 20
Loans on stocks, bonds, and		State, city, or county money,	
warrants.....	62,059 14	certificates of deposit, and	
Loans on other securities		subject to check	142,959 45
(grain, etc.).....	53,049 00	Letters of credit	15,036 00
Loans on personal security			
and overdrafts.....	427,500 80		
Money on hand.....	99,911 35		
Checks and other cash items..	28,588 28		
Due from banks and bankers..	89,809 22		
Furniture and fixtures.....	8,084 06		
Total resources	\$1,533,778 83	Total liabilities.....	\$1,533,778 83

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: F. K. Shattuck, 50; C. D. Pierce, 50; George D. Metcalf, 300; W. G. Palmanteer, 1,000; L. C. Morehouse, 110; John Crellin, 125; Thomas Crellin, 200; H. B. Ainsworth, 130; George C. Perkins, 100; J. W. Phillips, 100. Total number of shares held by the Directors is 2,165 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Alameda	\$441,708 25
Contra Costa	3,100 00
Solano.....	5,499 15
Merced.....	500 00
Kern.....	10,000 00
Total	\$460,807 40

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Concord School District (Contra Costa County) bonds	\$10,500 00	\$10,500 00	\$10,500 00
Fruitvale Sanitary District No. 2 (Alameda County) bonds	10,000 00	8,500 00	10,000 00
Lompoc Union High School (Santa Barbara County) bonds	10,000 00	10,000 00	10,000 00
Warrants of City of Oakland	14,988 30	14,988 30	14,988 30
Totals	\$45,488 30	\$43,988 30	\$45,488 30

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
200 shares Remillard Brick Co. stock	-----	\$30,000 00	\$40,000 00
55 shares California Cotton Mills stock	\$5,500 00	1,500 00	2,200 00
50 shares San Francisco Gas Light Co. stock	5,000 00	2,368 46	3,600 00
37 shares Bank of Chico stock	3,700 00	2,600 00	3,700 00
17 bonds Fruitvale Sanitary District No. 2	17,000 00	-----	17,000 00
55 shares Commercial Bank of Berkeley stock	5,500 00	11,202 68	1,650 00
33 shares Berkeley Bank of Savings stock	3,300 00	-----	660 00
20 shares First National Bank of Oakland stock	2,000 00	1,000 00	2,000 00
12 bonds Fruitvale Sanitary District	12,000 00	3,500 00	12,000 00
25 shares Union Loan Ass'n, 50 shares Home Security B. & L. Ass'n, 50 shares Security B. & L. Ass'n, 25 shares City B. & L. Ass'n, 15 shares Excelsior B. & L. Ass'n stock	-----	9,000 00	11,287 75
2 bonds San Luis Obispo Rock Co.	1,000 00	300 00	1,000 00
50 shares Security B. & L. Association stock	-----	125 00	1,000 00
Warrant of City of Oakland	463 00	463 00	463 00
Totals	-----	\$62,059 14	\$96,560 75

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Deeds and temporary assignments of mortgages	\$51,049 00	\$100,000 00
1,075 sacks wheat and 2 bonds Alta Irrigation District	2,000 00	2,075 00
Totals	\$53,049 00	\$102,075 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco	\$70,841 03
Chase National Bank, New York	15,223 18
Nebraska National Bank, Omaha	608 35
Metropolitan National Bank, Chicago	3,136 66
Total	\$89,809 22

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$1,165,264 65
2. Number of deposit accounts open January 1, 1895	1,899
3. Number of deposit accounts opened during past year	806
4. Number of deposit accounts closed during past year	270
5. Amount deposited during past year	\$7,658,958 18
6. Amount withdrawn during past year	\$7,464,593 70
7. Amount of dividends or interest to depositors during past year	\$24,154 86
8. Rate per cent per annum of such dividends or interest—Term	July 1, 1894, 5 per cent; January 1, 1895, 4½ per cent.
9. Amount of dividends to stockholders during past year	None.
11. Amount added to undivided profits during past year	\$29,056 96
12. Amount of gross earnings during past year	\$90,056 66
13. Amount of net earnings during past year after paying dividends	\$29,056 96
14. Number of deposits less than \$1,000	1,719
15. Number of deposits over \$1,000 and less than \$2,000	93
16. Number of deposits over \$2,000 and less than \$5,000	62
17. Number of deposits over \$5,000	25
18. Average amount of each deposit account January 1, 1895	\$613 62

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$260,381 28	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	28,500 00	Profit and loss and contingent fund	53,478 18
County and City of Oakland warrants	5,816 01	Due depositors	1,016,022 80
Loans on real estate	513,086 40	State, county, or city money	50,000 00
Loans on stocks and bonds	48,518 46	Certificates of deposit, and on commercial accounts subject to check	38,901 58
Loans on other securities (grain, etc.)	58,487 45	Letters of credit	18,214 75
Loans on personal security and overdrafts	456,639 41	Interest, exchange, etc.	39,701 45
Money on hand	39,833 95		
Checks and other cash items	29,213 61		
Due from banks and bankers	57,205 91		
Furniture and fixtures	8,669 06		
Expenses and taxes	9,967 22		
Total resources	\$1,516,318 76	Total liabilities	\$1,516,318 76

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: F. K. Shattuck, 50; C. D. Pierce, 50; Geo. D. Metcalf, 100; W. G. Palmanteer, 1,000; L. C. Morehouse, 110; W. S. Phelan, 100; John Crellin, 125; Thos. Crellin, 200; H. B. Ainsworth, 130; Geo. C. Perkins, 100; J. W. Phillips, 100. Total number of shares held by the Directors is 2,065 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Alameda	\$491,717 90
Contra Costa	5,869 35
Kern	10,000 00
Solano	5,499 15
Total	\$513,086 40

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Concord School District (Contra Costa County) bonds	\$10,500 00	\$10,500 00	\$10,500 00
Fruitvale Sanitary District No. 2 (Alameda County) bonds	9,500 00	8,000 00	9,500 00
Lompoc Union High School District (Santa Barbara County) bonds	10,000 00	10,000 00	10,000 00
Warrants of City of Oakland and County of Alameda	5,816 01	5,816 01	5,816 01
Totals	\$35,816 01	\$34,316 01	\$35,816 01

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
200 shares Remillard Brick Co. stock		\$30,000 00	\$40,000 00
55 shares California Cotton Mills stock	\$5,500 00	1,500 00	2,200 00
50 shares San Francisco Gas Light Co. stock	5,000 00	2,518 46	3,600 00
37 shares Bank of Chico stock	3,700 00	2,600 00	3,700 00
20 shares First National Bank of Oakland stock	2,000 00	1,000 00	2,000 00
12 bonds Fruitvale Sanitary District	12,000 00	1,300 00	12,000 00
25 shares Union Loan Ass'n, 50 shares Home Security B. & L. Ass'n, 50 shares Security Loan Ass'n, 25 shares City B. & L. Ass'n, 15 shares Excelsior B. & L. Ass'n stock		9,000 00	12,000 00
7½ shares Bank of California stock	750 00	600 00	1,500 00
Totals		\$48,518 46	\$77,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Deeds and temporary assignments of mortgages.....	\$57,983 00	\$100,000 00
Pass-book Security Savings Bank	504 45	600 00
Totals	\$58,487 45	\$100,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco.....	\$28,713 15
Chase National Bank, New York.....	25,530 97
Nebraska National Bank, Omaha	46 79
Metropolitan National Bank, Chicago.....	2,915 00
Total	\$57,205 91

BANK COMMISSIONERS' EXAMINATION. (May 16, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$260,381 28	Capital paid up.....	\$300,000 00
Invested in stocks, bonds, and warrants.....	32,324 31	Due depositors.....	1,048,304 61
Loans on real estate	517,729 58	Interest collected	23,836 80
Loans and discounts.....	573,762 51	Rents, exchange, etc.	6,322 27
Cash balances	65,704 22	Profit and loss.....	53,748 18
Due from banks and bankers	62,571 20	Other liabilities.....	368 82
Furniture, fixtures, etc.	8,669 06	State, county, or city money.....	97,000 00
Expenses, taxes, etc.	8,168 52		
Total resources	\$1,529,310 68	Total liabilities	\$1,529,310 68

FARMERS AND MERCHANTS SAVINGS BANK OF OAKLAND.
(Incorp. November 10, 1892.)

STATEMENT ON JANUARY 1ST.

EDSON F. ADAMS, President.

JAMES C. McKEE, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$143,756 26	Capital paid in coin.....	\$69,600 00
Money on hand.....	2,977 27	Profit and loss and contingent fund.....	4,818 16
Due from Union National Bank of Oakland.....	72,021 90	Due depositors	154,111 68
Furniture and fixtures.....	8,384 44		
Expenses	517 57		
Taxes.....	872 40		
Total resources	\$228,529 84	Total liabilities	\$228,529 84

The amount of capital stock is \$500,000; amount subscribed is ———; amount paid in coin is \$69,600. The total number of shares of stock issued is 696 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. S. Farrelly, 50; S. B. McKee, 50; H. H. Pitcher, 10; H. F. Gordon, 10; Chas. E. Palmer, 20; E. F. Adams, 20; A. W. Schafer, 50; W. H. Taylor, 50; J. C. Adams, 20; F. S. Osgood, 20; W. H. Bailey, 10. Total number of shares held by the Directors is 310 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$139,206 26	\$353,120 00
Contra Costa	4,550 00	9,950 00
Totals	\$143,756 26	\$363,070 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$154,111 68
2. Number of deposit accounts open January 1, 1895	398
3. Number of deposit accounts opened during past year	308
4. Number of deposit accounts closed during past year	129
5. Amount deposited during past year	\$217,372 81
6. Amount withdrawn during past year	\$119,771 49
7. Amount of dividends or interest to depositors during past year	\$4,462 28
8. Rate per cent per annum of such dividends or interest—Ordinary	4¾ per cent.
12. Amount of gross earnings during past year	\$12,819 03
13. Amount of net earnings during past year	\$3,605 75
14. Number of deposits less than \$1,000	356
15. Number of deposits over \$1,000 and less than \$2,000	21
16. Number of deposits over \$2,000 and less than \$5,000	17
17. Number of deposits over \$5,000	4
18. Average amount of each deposit account January 1, 1895	\$387 21

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on real estate	\$159,427 86	Capital paid in coin	\$69,600 00
Loans on stocks	80,000 00	Profit and loss and contin-	
Money on hand	2,407 94	gent fund	4,818 26
Due from Union National		Due depositors	179,416 75
Bank of Oakland	6,467 52	Interest collected	5,261 75
Furniture and fixtures	8,384 44	Other liabilities loan ex-	
Expenses	885 82	pense (account)	107 60
Taxes	1,630 78		
Total resources	\$259,204 36	Total liabilities	\$259,204 36

The amount of capital stock is \$500,000; amount subscribed is ———; amount paid in coin is \$69,600. The total number of shares of stock issued is 696 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. S. Farrelly, 50; S. B. McKee, 50; H. H. Pitcher, 10; H. F. Gordon, 10; Chas. E. Palmer, 20; E. F. Adams, 20; A. W. Schafer, 50; W. H. Taylor, 50; J. C. Adams, 20; F. S. Osgood, 20; W. H. Bailey, 10. Total number of shares held by the Directors is 310 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$154,977 86	\$403,708 00
Contra Costa	4,450 00	9,950 00
Totals	\$159,427 86	\$413,658 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Stock of Alameda County Land Co.	\$82,600 00	\$80,000 00	\$85,000 00

BANK COMMISSIONERS' EXAMINATION. (February 20, 1895.)

Resources.		Liabilities.	
Loans on real estate	\$146,997 36	Capital paid up	\$69,600 00
Cash balances	1,408 17	Due depositors	165,980 13
Due from banks and bankers	83,465 91	Interest collected	1,335 14
Furniture, fixtures, etc.	8,384 44	Profit and loss	4,818 26
Expenses, taxes, etc.	1,515 75	Other liabilities	38 10
Total resources	\$241,771 63	Total liabilities	\$241,771 63

OAKLAND BANK OF SAVINGS. (Incorp. August 13, 1867.)

STATEMENT ON JANUARY 1ST.

ISAAC L. REQUA, President.

W. W. GARTHWAITE, Cashier.

Resources.		Liabilities.	
Bank premises	\$100,000 00	Capital paid in coin	\$480,000 00
Real estate taken for debt	64,715 28	Reserve fund	101,461 46
United States bonds	344,465 16	Contingent fund	50,000 00
Miscellaneous bonds and stocks	1,220,541 59	Due depositors (other than public funds)	4,761,765 08
County warrants	39,960 30	Due banks and bankers	5,876 49
Loans on real estate	3,084,174 61	City money	40,886 83
Loans on stocks and bonds	34,418 75		
Loans on other securities	8,177 69		
Loans on personal security and overdrafts	117,509 48		
Money on hand	211,184 43		
Checks and other cash items	2,698 60		
Due from banks and bankers	212,150 97		
Total resources	\$5,439,989 86	Total liabilities	\$5,439,989 86

The amount of capital stock is \$1,000,000; amount subscribed is \$960,000; amount paid in coin is \$480,000. The total number of shares of stock issued is 9,600 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: W. R. Davis, 40; Horace Davis, 330; E. A. Haines, 600; W. E. Miller, 125; Jas. Moffitt, 390; Isaac L. Requa, 60; Henry Rogers, 60; Arthur A. Smith, 205; John A. Stanly, 880. Total number of shares held by the Directors is 2,690 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	\$12,140 90	\$65,000 00
Butte	11,837 13	
Fresno	19,500 08	
Solano	21,237 17	
Totals	\$64,715 28	\$65,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$2,888,815 70	
Butte	5,000 00	
Colusa	60,886 48	
Contra Costa	7,790 00	
Fresno	47,603 51	\$6,500,000 00
Glenn	13,535 65	
San Benito	8,286 30	
Solano	10,192 42	
Tulare	42,064 55	
Totals	\$3,084,174 61	\$6,500,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States bonds	\$300,000 00	\$344,458 16	\$344,458 16
County and school bonds, and bonds and warrants of municipal corporations in California	486,353 64	486,353 64	486,353 64
Bonds and stocks of other solvent corporations	746,000 00	774,148 25	774,148 25
Totals	\$1,532,353 64	\$1,604,960 05	\$1,604,960 05

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc.	\$34,418 75	\$82,319 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Savings account, pass books, and temporary assignments of mortgages	\$8,177 69	\$10,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
The Anglo-Californian Bank (Limited), San Francisco	\$52,285 09
The Bank of California, San Francisco	46,380 78
Nevada Bank, San Francisco	12,223 78
Laidlaw & Co., New York	8,074 88
Bank of America, New York	3,977 88
Continental National Bank, Chicago	11,581 87
N. M. Rothschild & Sons, London	15,330 53
Various interior collections	62,296 16
Total	\$212,150 97

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$4,808,528 40
2. Number of deposit accounts open January 1, 1895	7,947
3. Number of deposit accounts opened during past year	2,216
4. Number of deposit accounts closed during past year	2,039
5. Amount deposited during past year	\$6,751,611 73
6. Amount withdrawn during past year	\$7,110,905 55
7. Amount of dividends or interest to depositors during past year	\$199,835 79
8. Rate per cent per annum of such dividends or interest—Term	5 and 4.75 per cent.
9. Amount of dividends to stockholders during past year	\$45,600 00
10. Rate per cent per annum of same on paid-up capital .....	.9 and 10 per cent.
11. Amount added to reserve fund during past year	\$1,461 46
12. Amount of gross earnings during past year	\$345,355 79
13. Amount of net earnings during past year	\$246,897 25
14. Number of deposits less than \$1,000	7,058
15. Number of deposits over \$1,000 and less than \$2,000	479
16. Number of deposits over \$2,000 and less than \$5,000	249
17. Number of deposits over \$5,000	161
18. Average amount of each deposit account January 1, 1895	\$605 07

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$100,000 00	Capital paid in coin	\$480,000 00
Real estate taken for debt ..	76,354 87	Reserve fund	101,461 46
United States bonds	516,245 66	Contingent fund	50,000 00
Miscellaneous bonds and stocks	1,184,207 59	Due depositors	4,654,638 57
Loans on real estate	2,942,974 77	Due banks and bankers	656 51
Loans on stocks and bonds ..	52,331 47	Interest collected, exchange, rents, etc.	120,063 25
Loans on other securities	8,148 20		
Loans on personal security and overdrafts	169,811 96		
Money on hand	147,160 00		
Checks and other cash items ..	2,371 34		
Due from banks and bankers ..	194,520 52		
Expenses	12,241 07		
Taxes	452 34		
Total resources	\$5,406,819 79	Total liabilities	\$5,406,819 79

The amount of capital stock is \$1,000,000; amount subscribed is \$960,000; amount paid in coin is \$480,000. The total number of shares of stock issued is 9,600 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: W. R. Davis, 40; Horace Davis, 330; Geo. H. Collins, 75; E. A. Haines, 600; W. E. Miller, 125; James Moffitt, 390; Isaac L. Requa, 60; Henry Rogers, 60; Arthur A. Smith, 205. Total number of shares held by the Directors is 1,885 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	\$23,780 49	\$77,000 00
Butte	11,837 13	
Fresno	19,500 08	
Solano	21,237 17	
Totals	\$76,354 87	\$77,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$2,742,463 30	\$6,450,000 00
Butte	5,000 00	
Colusa	60,886 48	
Contra Costa	7,790 00	
Fresno	45,823 36	
Glenn	16,553 38	
San Benito	8,286 30	
San Mateo and Alameda	1,914 75	
Solano	12,186 15	
Tulare	42,071 05	
Totals	\$2,942,974 77	\$6,450,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States bonds	\$450,000 00	\$516,245 66	\$516,245 66
County and school bonds, and bonds and war- rants of municipal corporations in California.	414,454 34	414,454 34	414,454 34
Bonds and stocks of other solvent corporations.	737,500 00	769,753 25	769,753 25
Totals	\$1,601,954 34	\$1,700,453 25	\$1,700,453 25

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc.	\$52,331 47	\$57,483 59

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Savings account pass books and temporary assignments of mortgages.....	\$8,148 20	\$21,170 92

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
The Anglo-Californian Bank (Limited), San Francisco	\$70,772 11
The Bank of California, San Francisco.....	54,525 33
Nevada Bank, San Francisco	10,430 73
Laidlaw & Co., New York.....	19,128 74
Bank of America, New York.....	12,449 15
Continental National Bank, Chicago.....	17,643 43
N. M. Rothschild & Sons, London.....	7,706 89
Various interior collections	1,864 14
Total.....	\$194,520 52

BANK COMMISSIONERS' EXAMINATION. (May 23, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$100,000 00	Capital paid up.....	\$480,000 00
Other real estate.....	76,354 87	Reserve fund.....	101,461 46
Invested in stocks, bonds, and warrants.....	1,708,373 25	Due depositors.....	4,612,135 22
Loans on real estate.....	2,917,341 84	Due banks and bankers.....	1,227 65
Loans and discounts.....	254,828 26	Interest collected.....	61,410 15
Cash balances.....	123,563 47	Rents, exchange, etc.....	388 14
Due from banks and bankers.....	128,254 95	Letters of credit.....	11,757 66
Expenses, taxes, etc.....	10,481 14	Safe deposit account.....	817 50
		Contingent fund.....	50,000 00
Total resources.....	\$5,319,197 78	Total liabilities.....	\$5,319,197 78

UNION SAVINGS BANK—OAKLAND. (Incorp. May 26, 1869.)

STATEMENT ON JANUARY 1ST.

J. WEST MARTIN, President.

A. E. H. CRAMER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$68,500 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt	11,982 68	Profit and loss and contin- gent fund.....	75,000 00
United States bonds.....	1,500 00	Due depositors.....	2,871,337 00
Miscellaneous bonds.....	116,500 00	Dividends unpaid.....	12,358 00
County warrants.....	12,500 00	Taxes reserved.....	22,199 79
Loans on real estate.....	2,515,854 96	State, county, or city money ..	127,660 84
Loans on stocks and bonds....	131,597 40	Interest due but unpaid.....	50,167 16
Loans on other securities (grain, etc.).....	41,971 87		
Loans on personal security and overdrafts.....	161,522 71		
Money on hand.....	275,684 20		
Checks and other cash items ..	8,787 37		
Due from banks and bankers ..	57,827 09		
Furniture and fixtures.....	3,500 00		
Other assets.....	827 35		
Interest accrued and delin- quent.....	50,167 16		
Total resources.....	\$3,458,722 79	Total liabilities.....	\$3,458,722 79

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. West Martin, 150; Wm. G. Henshaw, 403; Hiram Tubbs, 200; S. Huff, 15; R. S. Farrelly, 197; Thomas Prather, 114; C. E. Palmer, 123; A. A. Moore, 46; H. W. Meek, 1; Thomas Crellin, 45; Herman A. Tubbs, 33. Total number of shares held by the Directors is 1,327 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	(Exclusive of bank premises.)	
	Cost on Books.	Market Value.
Alameda	\$11,982 68	\$18,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$2,277,146 97	\$4,604,461 10
Contra Costa	91,621 22	183,242 44
Napa	3,550 00	7,100 00
Santa Clara	10,385 00	20,770 00
San Joaquin	14,430 00	28,860 00
Solano	42,621 77	85,243 54
Stanislaus	30,000 00	60,000 00
Santa Barbara	36,250 00	72,500 00
Fresno	3,850 00	7,700 00
Merced	1,000 00	2,000 00
Monterey	5,000 00	10,000 00
Totals	\$2,515,854 96	\$5,081,877 08

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
18 Oregon Railway and Navigation Co. bonds..	\$18,000 00	\$18,600 00	\$19,440 00
31 Temescal School District bonds	3,100 00	3,150 00	3,150 00
15 Red Bluff School District bonds	15,000 00	15,675 00	15,675 00
35 Contra Costa Water Co. bonds	35,000 00	35,200 00	35,200 00
15 Lorin School District bonds	7,500 00	7,500 00	7,500 00
5 Sanger School District bonds	10,000 00	10,350 00	10,350 00
25 Niles School District bonds	2,500 00	2,500 00	2,500 00
3 Riverside School District bonds	3,000 00	3,050 00	3,050 00
46 Guinda School District bonds	2,300 00	2,300 00	2,300 00
29 Douglas County (Oregon) warrants	12,500 00	12,500 00	12,500 00
18 Madera School District bonds	9,000 00	9,050 00	9,050 00
6 Piedmont School District bonds	6,000 00	6,000 00	6,000 00
5 Simi School District bonds	3,000 00	3,125 00	3,125 00
Totals	\$126,900 00	\$129,000 00	\$129,840 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
9,987½ shares Twenty-third Avenue and East Fourteenth Street Improvement Co. stock ..	\$199,750 00	\$5,650 91	\$199,750 00
50 shares Piedmont Bath and Power Co. stock (as additional security to personal note)	5,000 00	2,000 00	2,500 00
10 shares Pacific Lighting Co. stock	100 00	400 00	470 00
95 shares Enquirer Publishing Co. stock	9,500 00	1,500 00	9,500 00
250 shares Rocklin Granite Co. stock	25,000 00	1,900 00	7,500 00
6 shares First National Bank of Oakland stock..	600 00	1,000 00	660 00
300 shares Contra Costa Water Co. stock (as additional security to personal note)	30,000 00	24,000 00	21,600 00
75 shares Contra Costa Water Co. stock	75,000 00	6,605 00	54,000 00
3½ shares Union National Bank of Oakland stock (as additional security to personal note) ..	350 00		
25 shares Oakland Building and Loan Associa- tion stock	2,500 00	1,000 00	2,500 00
25 shares Home Security Building and Loan Association stock	5,000 00	400 00	5,000 00
4 bonds Southern Pacific Branch Railway Co...	4,000 00	2,606 49	3,800 00
Amounts carried forward	\$336,800 00	\$47,062 40	\$308,050 00

AMOUNT LOANED ON STOCKS AND BONDS—Continued.

Amounts brought forward.....	\$336,800 00	\$47,062 40	\$308,050 00
84 shares Mutual Investment Union stock.....	8,400 00	2,000 00	8,400 00
40 bonds Oakland Railroad.....	40,000 00	30,000 00	44,000 00
60 bonds Oakland Railroad.....	60,000 00	35,000 00	66,000 00
126 shares California Bank and Trust Co. stock.....	12,600 00	10,000 00	12,600 00
15 shares First National Bank of Oakland stock.....	1,500 00	1,500 00	1,650 00
10 shares N. Y. Central and Hudson Railroad stock.....	1,000 00	35 00	1,000 00
500 shares Blue Lakes Water Co. stock.....	50,000 00	1,000 00	3,000 00
2 bonds California and Nevada Railway.....	2,000 00		2,000 00
495 shares Livermore Warehouse Co. stock.....	49,500 00	5,000 00	39,600 00
Totals.....	\$561,800 00	\$131,597 40	\$486,300 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Assignment of pass book of German Savings and Loan Society (showing deposit of \$4,500 and interest).....	\$4,500 00	\$4,500 00
Assignment of three pass books of Union Savings Bank (showing deposit of \$4,253 54 and interest); also assignment of one pass book of German Savings and Loan Society (showing deposit of \$3,750 and interest).....	4,500 00	8,003 54
2,360 tons of hay in Danville and San Ramon warehouses; also 38,335 pounds of wheat in Danville warehouse.....	14,371 87	23,945 00
Livermore warehouse receipts and notes of private individuals, aggregating \$16,290 29; also 504 tons of hay in Livermore warehouses.....	18,600 00	21,330 29
Totals.....	\$41,971 87	\$57,778 83

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS

	Amount.
Bank of California.....	\$13,418 63
Chemical National Bank.....	23,437 81
Union National Bank.....	20,970 65
Total.....	\$57,827 09

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Oakland City warrants.....	\$16 00	\$16 00
Collections in course of adjustment.....	811 35	811 35
Totals.....	\$827 35	\$827 35

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895.....	\$2,871,337 00
2. Number of deposit accounts open January 1, 1895.....	4,319
3. Number of deposit accounts opened during past year.....	894
4. Number of deposit accounts closed during past year.....	1,052
5. Amount deposited during past year.....	\$3,854,656 18
6. Amount withdrawn during past year (including State, county, and city moneys, now entered as separate items).....	\$4,170,731 97
7. Amount of dividends or interest to depositors during past year.....	\$128,290 02
8. Rate per cent per annum of such dividends or interest—Term..... 5 and 4½ per cent.	
9. Amount of dividends to stockholders during past year.....	\$24,000 00
10. Rate per cent per annum of same on paid-up capital.....	8 per cent.
11. Amount added to reserve fund during past year.....	\$3,000 00
12. Amount of gross earnings during past year.....	\$243,025 36
13. Amount of net earnings during past year.....	\$155,290 02
14. Number of deposits less than \$1,000.....	3,700
15. Number of deposits over \$1,000 and less than \$2,000.....	309
16. Number of deposits over \$2,000 and less than \$5,000.....	219
17. Number of deposits over \$5,000.....	91
18. Average amount of each deposit account January 1, 1895.....	\$664 81

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$68,500 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	15,260 78	Reserve fund, profit and loss, and contingent fund.....	75,000 00
United States bonds.....	1,500 00	Due depositors.....	2,851,668 72
Miscellaneous bonds and stocks.....	115,900 00	Dividends unpaid.....	204 00
County and municipal war- rants.....	13,381 90	State, county, or city money.....	25,723 03
Loans on real estate.....	2,385,045 37	Interest collected and profit and loss account.....	90,575 77
Loans on stocks, bonds, and warrants.....	140,924 60		
Loans on other securities (grain, etc.).....	31,413 97		
Loans on personal security and overdrafts.....	209,241 49		
Money on hand.....	112,158 05		
Checks and other cash items.....	495 79		
Due from banks and bankers.....	233,629 83		
Furniture and fixtures.....	3,500 00		
Expenses and salaries.....	10,987 99		
Other assets.....	1,231 75		
Total resources.....	\$3,343,171 52	Total liabilities.....	\$3,343,171 52

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. West Martin, 150; William G. Henshaw, 403; Hiram Tubbs, 200; R. S. Farrelly, 197; S. Huff, 15; Thomas Crellin, 45; Thomas Prather, 114; A. A. Moore, 46; C. E. Palmer, 123; H. W. Meek, 1; Herman A. Tubbs, 33. Total number of shares held by the Directors is 1,327 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$15,260 78	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda.....	\$2,145,767 38	\$4,342,642 92
Contra Costa.....	91,971 22	183,942 44
Napa.....	3,770 00	7,540 00
Santa Clara.....	10,385 00	20,770 00
San Joaquin.....	14,430 00	28,860 00
Solano.....	42,621 77	85,243 54
Stanislaus.....	30,000 00	60,000 00
Santa Barbara.....	36,250 00	72,500 00
Fresno.....	3,850 00	7,700 00
Merced.....	1,000 00	2,000 00
Monterey.....	5,000 00	10,000 00
Totals.....	\$2,385,045 37	\$4,821,198 90

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
18 Oregon Railway and Navigation Co. bonds.....	\$18,000 00	\$18,600 00	\$19,440 00
31 Temescal School District bonds.....	3,100 00	3,150 00	3,150 00
15 Red Bluff School District bonds.....	15,000 00	15,675 00	15,675 00
35 Contra Costa Water Co. bonds.....	35,000 00	35,200 00	35,200 00
15 Lorin School District bonds.....	7,500 00	7,500 00	7,500 00
5 Sanger School District bonds.....	10,000 00	10,350 00	10,350 00
25 Niles School District bonds.....	2,500 00	2,500 00	2,500 00
3 Riverside School District bonds.....	3,000 00	3,050 00	3,050 00
46 Guinda School District bonds.....	2,300 00	2,300 00	2,300 00
Amounts carried forward.....	\$96,400 00	\$98,325 00	\$99,165 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS—Continued.

Amounts brought forward	\$96,400 00	\$98,325 00	\$99,165 00
29 Douglas County (Oregon) warrants	12,500 00	12,500 00	12,500 00
18 Madera School District bonds	9,000 00	9,050 00	9,050 00
6 Piedmont School District bonds	6,000 00	6,000 00	6,000 00
4 Simi School District bonds	2,400 00	2,525 00	2,525 00
Oakland City warrants	151 00	151 00	151 00
Teachers' warrants (Oakland City)	730 90	730 90	730 90
Totals	\$127,181 90	\$129,281 90	\$130,121 90

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
10 shares Pacific Lighting Co. stock	\$100 00	\$400 00	\$470 00
95 shares Enquirer Publishing Co. stock	9,500 00	1,500 00	9,500 00
250 shares Rocklin Granite Co. stock	25,000 00	1,900 00	7,500 00
6 shares First National Bank of Oakland stock	600 00	300 00	660 00
300 shares Contra Costa Water Co. stock (as additional security for personal note)	30,000 00	24,000 00	16,200 00
75 shares Contra Costa Water Co. stock (as additional security for personal note)	7,500 00	6,605 00	4,050 00
3½ shares Union National Bank of Oakland stock	350 00		
25 shares Oakland Building and Loan Association stock	2,500 00	1,000 00	2,500 00
58 shares Mutual Investment Union stock	5,800 00	1,000 00	5,800 00
40 bonds Oakland Railroad	40,000 00	30,000 00	44,000 00
60 bonds Oakland Railroad	60,300 00	35,000 00	66,000 00
126 shares California Bank and Trust Co. stock	12,600 00	10,000 00	15,750 00
495 shares Livermore Warehouse stock	49,500 00	5,000 00	9,900 00
500 shares Blue Lakes Water Co. stock	50,000 00	1,000 00	3,000 00
2 bonds California and Nevada Railroad stock	2,000 00		
9,987½ shares Twenty-third Avenue and East Fourteenth-street Improvement Co. stock	199,750 00	7,000 00	199,750 00
50 shares Piedmont Bath and Power Co. stock	5,000 00	2,000 00	2,000 00
21 shares Union National Bank of Oakland stock	2,100 00	1,244 60	4,620 00
350,000 shares Blossom Gold Co. stock	700,000 00	600 00	3,500 00
150 shares California Bank of Oakland stock	15,000 00	12,375 00	18,750 00
Totals	\$1,217,300 00	\$140,924 60	\$416,720 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Assignment of pass book of German Savings and Loan Society (showing deposit of \$4,500 and interest)	\$4,500 00	\$4,500 00
Assignment of three pass books of Union Savings Bank (showing deposit of \$4,253 54); also assignment of pass book of German Savings and Loan Society (showing deposit of \$3,750 and interest)	4,500 00	8,003 54
1,660 tons of hay in Danville and San Ramon warehouses; also 38,335 pounds of wheat in Danville warehouses	10,068 97	*15,400 00
Livermore warehouse receipts and notes of private individuals, aggregating \$17,060	12,345 00	17,060 00
Totals	\$31,413 97	\$44,963 54

*Security may be impaired—amount not yet known.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California	\$95,894 80
Chemical National Bank	116,764 38
Union National Bank	20,970 65
Total	\$233,629 83

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value
Collections in course of adjustment	\$989 35	\$989 35
Advances in re sundry loans	242 40	242 40
Totals	\$1,231 75	\$1,231 75

BANK COMMISSIONERS' EXAMINATION. (May 18, 1895.)

Resources.		Liabilities.	
Bank premises	\$68,500 00	Capital paid up	\$300,000 00
Other real estate	15,303 28	Reserve fund	13,217 00
Invested in stocks, bonds, and warrants	130,708 80	Due depositors	2,822,226 04
Loans on real estate	2,403,632 22	Due banks and bankers	536 06
Loans and discounts	367,416 24	Interest collected	59,888 16
Cash balances	152,617 76	Rents, exchange, etc.	879 21
Due from banks and bankers	130,817 60	Dividends unpaid	204 00
Furniture, fixtures, etc.	3,500 00	Profit and loss	75,000 00
Expenses, taxes, etc.	8,954 38	Other liabilities	673 43
Other assets	379 02	State, county, or city money	9,205 40
Total resources	\$3,281,829 30	Total liabilities	\$3,281,829 30

UNION SAVINGS BANK OF PASADENA. (Incorp. Feb. 1, 1895.)

STATEMENT ON JUNE 17TH.

ROBERT EASON, President.

CHARLES A. SMITH, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$29,345 00	Capital paid in coin	\$14,375 00
Money on hand	374 40	Due depositors	32,645 54
Due from banks and bankers	14,871 22	Interest	13 59
Furniture and fixtures	1,416 67	Exchange	14 05
Expenses	786 34		
Rent	240 00		
Deposited with County Recorder	14 55		
Total resources	\$47,048 18	Total liabilities	\$47,048 18

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$14,375. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$25, paid in at the organization, and a call for 25 per cent additional was made June 1, 1895, \$1,875 of which has been paid.

The names of the Directors, and number of shares of stock held by each, are as follows: Robert Eason, 128; Dr. Norman Bridge, 60; H. C. Durand, 25; A. R. Metcalfe, 10; Charles A. Smith, 10. Total number of shares held by the Directors is 233 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$29,345 00	\$69,100 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank of Pasadena	\$1,434 52
Pasadena National Bank	6,899 16
State Bank of Chicago, Illinois	6,537 54
Total	\$14,871 22

SAVINGS BANK OF REDLANDS. (Incorp. June 30, 1891.)

STATEMENT ON JANUARY 1ST.

A. L. PARK, President.

JOHN W. WILSON, Secretary.

Resources.		Liabilities.	
Real estate taken for debt ----	\$1,723 49	Capital paid in coin-----	\$5,000 00
Loans on real estate -----	36,300 00	Profit and loss and contin-	
Money on hand-----	912 15	gent fund-----	1,325 02
Due from First National Bank		Due depositors-----	41,315 01
of Redlands -----	8,704 39		
Total resources -----	\$47,640 03	Total liabilities -----	\$47,640 03

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Park, 50; F. P. Morrison, 216; Geo. A. Cook, 50; J. S. Edwards, 50; E. H. Spoor, 60; R. J. Waters, 50; N. S. McAbee, 190. Total number of shares held by the Directors is 666 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino -----	\$1,723 49	\$2,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino -----	\$33,325 00	\$68,500 00
Riverside-----	2,975 00	8,000 00
Totals -----	\$36,300 00	\$76,500 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895-----	\$40,245 01
2. Number of deposit accounts open January 1, 1895-----	241
3. Number of deposit accounts opened during past year-----	97
4. Number of deposit accounts closed during past year-----	63
5. Amount deposited during past year-----	\$35,735 52
6. Amount withdrawn during past year-----	\$36,424 22
7. Amount of dividends or interest to depositors during past year-----	\$1,431 39
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>5 per cent.</div> <div>Ordinary</div> <div>3.6 per cent.</div> </div>
9. Amount of dividends to stockholders during past year-----	
11. Amount added to reserve fund during past year-----	None.
12. Amount of gross earnings during past year-----	None.
13. Amount of net earnings during past year-----	\$1,866 23
14. Number of deposits less than \$1,000-----	\$476 04
15. Number of deposits over \$1,000 and less than \$2,000-----	232
16. Number of deposits over \$2,000 and less than \$5,000-----	8
17. Number of deposits over \$5,000-----	1
18. Average amount of each deposit account January 1, 1895-----	None.
	\$167 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$20 49	Capital paid in coin	\$5,000 00
Loans on real estate	41,850 00	Profit and loss and contin-	
Money on hand	579 57	gent fund	2,834 32
Due from First National Bank		Due depositors	51,195 15
of Redlands	16,168 63		
Expenses	410 78		
Total resources	\$59,029 47	Total liabilities	\$59,029 47

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Park, 50; F. P. Morrison, 216; Geo. A. Cook, 50; J. S. Edwards, 50; S. C. Haver, 10; A. G. Hubbard, 50; E. H. Spoor, 60. Total number of shares held by the Directors is 486 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Bernardino	\$20 49

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	\$38,875 00	\$82,000 00
Riverside	2,975 00	8,000 00
Totals	\$41,850 00	\$90,000 00

BANK COMMISSIONERS' EXAMINATION. (October 6, 1894.)

Resources.		Liabilities.	
Real estate	\$1,709 49	Capital paid up	\$5,000 00
Loans on real estate	36,300 00	Due depositors	40,288 26
Cash balances	968 20	Interest collected	1,457 74
Due from banks and bankers.	8,867 34	Profit and loss	1,169 03
Expenses, taxes, etc.	70 00		
Total resources	\$47,915 03	Total liabilities	\$47,915 03

RIVERSIDE SAVINGS BANK AND TRUST COMPANY.

(Incorp. September 10, 1890.)

STATEMENT ON JANUARY 1ST.

A. P. JOHNSON, President.

C. H. SCOTT, Secretary.

Resources.		Liabilities.	
Real estate taken for debt	\$6,488 28	Capital paid in coin	\$15,000 00
Loans on real estate	83,331 05	Reserve fund	3,000 00
Money on hand	1,632 57	Due depositors	81,392 35
Due from First National Bank			
of Riverside	6,662 50		
Expenses	1,277 95		
Total resources	\$99,392 35	Total liabilities	\$99,392 35

The amount of capital stock is \$100,000, amount subscribed is \$15,000; amount paid in coin is \$15,000. The total number of shares of stock issued is 150 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Johnson, 17¼; A. H. Naftzger, 7½; L. C. Waite, 9; J. A. Simms, 3¾; J. S. Castleman, 18; John J. Hewitt, 20¼; M. J. Daniels, 4½; T. H. B. Chamblin, 3; John McFarland, 6. Total number of shares held by the Directors is 89¼ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside.....	\$6,488 28	\$8,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	\$17,500 00	\$40,000 00
Riverside.....	65,831 05	260,000 00
Totals	\$83,331 05	\$300,000 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$81,392 35
2. Number of deposit accounts open January 1, 1895.....	347
3. Number of deposit accounts opened during past year	90
5. Amount deposited during past year	\$83,562 83
6. Amount withdrawn during past year	\$98,046 19
7. Amount of dividends or interest to depositors during past year	\$2,445 92
8. Rate per cent per annum of such dividends or interest	} Term 5 per cent. } Ordinary..... 3 per cent.
11. Amount added to reserve fund during past year	
14. Number of deposits less than \$1,000.....	332
15. Number of deposits over \$1,000 and less than \$2,000.....	9
16. Number of deposits over \$2,000 and less than \$5,000.....	5
17. Number of deposits over \$5,000.....	1
18. Average amount of each deposit account January 1, 1895.....	\$235 00

STATEMENT ON JUNE 17TH.

J. J. HEWITT, President.

G. E. BITTINGER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$6,488 28	Capital paid in coin.....	\$15,000 00
Loans on real estate	89,223 70	Reserve fund	3,000 00
Money on hand	2,707 15	Due depositors.....	112,092 74
Due from First National Bank of Riverside	30,574 83		
Expenses	1,098 78		
Total resources	\$130,092 74	Total liabilities	\$130,092 74

The amount of capital stock is \$100,000; amount subscribed is \$15,000; amount paid in coin is \$15,000. The total number of shares of stock issued is 150 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Johnson, 17¼; A. H. Naftzger, 7½; L. C. Waite, 9; J. A. Simms, 3¾; J. S. Castleman, 18; John J. Hewitt, 20¼; M. J. Daniels, 4½; T. H. B. Chamblin, 3; John McFarland, 6. Total number of shares held by the Directors is 89¼ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside.....	\$6,488 28	\$8,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside.....	\$70,473 70	\$230,000 00
San Bernardino.....	18,750 00	75,000 00
Totals.....	\$89,223 70	\$305,000 00

BANK COMMISSIONERS' EXAMINATION. (October 9, 1894.)

Resources.		Liabilities.	
Real estate.....	\$6,488 28	Capital paid up.....	\$15,000 00
Loans on real estate.....	84,542 00	Reserve fund.....	3,000 00
Cash balances.....	725 95	Due depositors.....	88,335 58
Due from First National Bank of Riverside.....	15,049 55	Interest collected.....	1,135 60
Expenses, taxes, etc.....	665 40		
Total resources.....	\$107,471 18	Total liabilities.....	\$107,471 18

THE RIVERSIDE SAVINGS AND LOAN ASSOCIATION.
(Incorp. April 23, 1891.)

STATEMENT ON JANUARY 1ST.

S. C. EVANS, President.

P. T. EVANS, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$4,560 60	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	90,176 70	Profit and loss and contin- gent fund.....	7,890 58
Money on hand.....	322 21	Due depositors.....	53,241 00
Certificates of deposit, Orange Growers Bank.....	2,000 00		
Checks and other cash items.....	3,000 00		
Due from Orange Growers Bank of Riverside.....	8,963 28		
Furniture and fixtures.....	2,108 79		
Total resources.....	\$111,131 58	Total liabilities.....	\$111,131 58

The amount of capital stock is \$500,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Evans, 10; S. C. Evans, Jr., 10; P. T. Evans, 10; George Frost, 10; George Crawford, 10; George H. Dole, 10; F. E. Abbott, 10. Total number of shares held by the Directors is 70 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside.....	\$4,560 60	\$5,000 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895		\$53,241 00
2. Number of certificates of deposit out January 1, 1895.....	65	
Number of deposit accounts open January 1, 1895	125	190
3. Number of certificates of deposit issued during 1894.....	121	
Number of deposit accounts opened during past year, ordinary and term	75	196
4. Number of deposit accounts closed during past year		73
5. Certificates of deposit issued during past year	\$64,621 19	
Amount deposited during past year { Ordinary--\$25,777 09 }	35,560 33	\$100,181 52
{ Term	9,783 24	
6. Certificates of deposit paid during past year	\$52,587 39	
Amount withdrawn during past year { Ordinary \$24,268 23 }	41,984 96	\$94,572 35
{ Term	17,716 73	
7. Amount of dividends or interest to depositors during past year.....		\$1,835 77
8. Rate per cent per annum of such dividends or interest { Term		5 per cent.
{ Ordinary		3 per cent.
9. Amount of dividends to stockholders during past year.....		\$5,000 00
10. Rate per cent per annum of same on paid-up capital.....		10 per cent.
11. Amount paid as accrued interest on mortgages.....		\$8,500 00
12. Amount added to reserve fund during past year.....		\$717 25
13. Amount of gross earnings during past year.....		\$13,036 27
14. Amount of net earnings during past year		\$9,311 82
15. Number of deposits less than \$1,000.....		180
16. Number of deposits over \$1,000 and less than \$2,000.....		5
17. Number of deposits over \$2,000 and less than \$5,000.....		5
18. Average amount of each deposit account January 1, 1895 (including certificates of deposit)		\$280 20

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$4,660 60	Capital paid in coin	\$50,000 00
Loans on real estate	84,492 13	Profit and loss and contin-	
Money on hand.....	422 27	gent fund	2,137 86
Certificates of deposit, Orange		Due depositors.....	58,558 55
Growers Bank of Riverside ..	2,000 00	General interest.....	5,712 62
Checks and other cash items ..	2,938 01	Safety deposit rent.....	115 75
Due from Orange Growers		Over and short account	24 02
Bank of Riverside	18,216 57		
Furniture and fixtures.....	2,108 79		
Expenses	519 07		
Taxes	454 10		
Individual interest paid	600 35		
Petty personal	136 91		
Total resources	\$116,548 80	Total liabilities	\$116,548 80

The amount of capital stock is \$500,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Evans, 10; S. C. Evans, Jr., 10; P. T. Evans, 10; George Frost, 10; George Crawford, 10; George H. Dole, 10; F. E. Abbott, 10. Total number of shares held by the Directors is 70 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	\$4,660 60	\$5,560 60

BANK COMMISSIONERS' EXAMINATION. (October 9, 1894.)

Resources.		Liabilities.	
Loans on real estate	\$108,120 53	Capital paid up	\$50,000 00
Cash balances	12 75	Due depositors	53,628 92
Loans from banks and bankers ..	103 16	Interest collected	1,602 54
Furniture, fixtures, etc.	2,108 79	Profit and loss	5,466 97
Expenses, taxes, etc.	212 60	Other liabilities	301 01
Other assets	441 61		
Total resources	\$110,999 44	Total liabilities ..	\$110,999 44

FARMERS AND MECHANICS SAVINGS BANK—SACRAMENTO.
(Incorp. September 20, 1890.)

STATEMENT ON JANUARY 1ST.

B. U. STEINMAN, President.

D. D. WHITEBECK, Cashier.

Resources.		Liabilities.	
Bank premises	\$75,673 34	Capital paid in coin	\$150,000 00
Real estate taken for debt	34,699 85	Reserve fund	18,795 60
Loans on real estate	487,793 63	Profit and loss and contin-	
Money on hand	44,971 35	gent fund	4,109 27
Due from banks and bankers ..	33,558 15	Due depositors	493,444 10
Furniture and fixtures	3,000 00	Dividends unpaid	16,370 23
Other assets	3,022 88		
Total resources	\$682,719 20	Total liabilities	\$682,719 20

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: B. U. Steinman, 500; Solomon Runyon, 425; E. K. Alsip, 150; J. M. Stephenson, 150; James McNasser, 100; Geo. H. Smith, 200; C. H. Cummings, 100. Total number of shares held by the Directors is 1,625 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$10,039 88	\$20,000 00
Placer	10,822 30	18,000 00
Amador	6,054 10	8,000 00
Colusa	6,272 12	8,000 00
Alameda	1,511 45	1,750 00
Totals	\$34,699 85	\$55,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa	\$50,000 00	\$80,000 00
Placer	47,710 00	101,700 00
Tuolumne	1,450 00	2,800 00
Nevada	5,800 00	10,800 00
Lake	2,200 00	5,500 00
Yuba	10,605 00	18,000 00
Fresno	39,000 00	88,000 00
Contra Costa	5,800 00	12,000 00
Amounts carried forward ..	\$162,565 00	\$318,800 00

LOANS ON REAL ESTATE BY COUNTIES—Continued.

Amounts brought forward	\$162,565 00	\$318,800 00
Amador	2,000 00	9,000 00
Yolo	37,022 00	60,000 00
Sutter	7,500 00	12,500 00
San Joaquin	15,000 00	24,500 00
El Dorado	4,000 00	12,000 00
Solano	31,165 00	56,000 00
Sacramento	170,741 63	343,100 00
Washoe, Nevada	57,800 00	124,000 00
Totals	\$487,793 63	\$959,900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Crocker-Woolworth National Bank, San Francisco	\$8,782 27
California State Bank, Sacramento	19,570 01
National Bank of D. O. Mills & Co., Sacramento	5,205 87
Total	\$33,558 15

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Five-cent stamp account	\$433 40
Judgment, F. Green	1,697 89
Judgment, Somerville & Landregen	518 64
Special school taxes	182 85
C. E. Byrnes	92 40
M. M. Estee	78 00
J. M. Day	19 70
Total	\$3,022 88

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$487,793 63
2. Number of deposit accounts open January 1, 1895	1,324
3. Number of deposit accounts opened during past year	391
4. Number of deposit accounts closed during past year	348
5. Amount deposited during past year	\$464,496 55
6. Amount withdrawn during past year	\$468,782 63
7. Amount of dividends or interest to depositors during past year	\$20,645 19
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div> <div> <div>5½ per cent.</div> <div>4 per cent.</div> </div>
9. Amount of dividends to stockholders during past year	\$6,000 00
10. Rate per cent per annum of same on paid-up capital	4 per cent.
11. Amount added to reserve fund during past year	\$6,776 34
12. Amount of gross earnings during past year	\$51,204 43
13. Amount of net earnings during past year	\$33,880 24
14. Number of deposits less than \$1,000	1,219
15. Number of deposits over \$1,000 and less than \$2,000	45
16. Number of deposits over \$2,000 and less than \$5,000	46
17. Number of deposits over \$5,000	14
18. Average amount of each deposit account January 1, 1895	\$368 50+

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$75,673 34	Capital paid in coin	\$150,000 00
Real estate taken for debt	34,878 79	Reserve fund	18,795 60
Loans on real estate	509,182 13	Profit and loss and contin-	
Money on hand	36,994 02	gent fund	4,109 27
Due from bank and bankers	70,192 64	Due depositors	555,675 36
Furniture and fixtures	3,005 00	Dividends unpaid	60 00
Expenses	3,753 38	Other liabilities	10,920 82
Taxes	2,517 69		
Other assets	3,364 06		
Total resources	\$739,561 05	Total liabilities	\$739,561 05

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: B. U. Steinman, 500; Solmon Runyon, 425; E. K. Alsip, 150; J. M. Stephenson, 150; James McNasser, 100; Geo. H. Smith, 200; C. H. Cummings, 100. Total number of shares held by the Directors is 1,625 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$10,004 83	\$20,000 00
Placer	10,487 74	19,500 00
Amador	6,601 80	8,000 00
Colusa	6,272 12	8,000 00
Alameda	1,512 30	1,750 00
Totals	\$34,878 79	\$57,250 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano	\$31,165 00	\$63,000 00
El Dorado	4,000 00	10,000 00
Nevada	5,700 00	12,000 00
Tuolumne	1,450 00	4,000 00
Lake	2,200 00	5,000 00
Yuba	16,605 00	41,000 00
Amador	2,000 00	9,000 00
Napa	50,000 00	100,000 00
Yolo	37,022 00	65,000 00
Sutter	7,500 00	14,000 00
San Joaquin	15,000 00	32,000 00
Contra Costa	5,800 00	12,000 00
Placer	46,980 00	111,400 00
Sacramento	186,960 13	470,800 00
Fresno	39,000 00	78,000 00
Washoe, Nevada	57,800 00	137,000 00
Totals	\$509,182 13	\$1,164,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of D. O. Mills & Co., Sacramento	\$60,968 42
Crocker-Woolworth National Bank, San Francisco	3,447 29
California State Bank, Sacramento	5,776 93
Total	\$70,192 64

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
W. S. Jacobs on account	\$99 23
F. Green, Somerville & Londregen, on account judgment	2,216 53
Five-cent stamp system	446 90
Dividend	131 22
J. H. Close, on account crops. (Has given crop mortgage)	100 00
C. E. Byers, M. M. Estee, on insurance	170 40
Curtis & Day, delinquent taxes, \$189 78; short account, \$10	199 78
Total	\$3,364 06

BANK COMMISSIONERS' EXAMINATION. (July 26, 1894.)

Resources.		Liabilities.	
Bank premises	\$75,623 34	Capital paid up	\$150,000 00
Other real estate	23,106 02	Reserve fund	14,629 66
Loans on real estate	507,013 55	Due depositors	472,537 79
Cash balances	20,876 10	Interest collected	1,879 77
Due from banks and bankers	11,005 66	Rents, exchange, etc.	130 00
Furniture, fixtures, etc.	3,000 00	Profit and loss	3,853 59
Expenses, taxes, etc.	330 35	Other liabilities	220 99
Other assets	2,296 78		
Total resources	\$643,251 80	Total liabilities	\$643,251 80

PEOPLE'S SAVINGS BANK—SACRAMENTO.
(Incorp. May 23, 1879.)

STATEMENT ON JANUARY 1ST.

WILLIAM BECKMAN, President.

GEORGE W. LORENZ, Cashier.

Resources.		Liabilities.	
Bank premises	\$11,220 00	Capital paid in coin	\$225,500 00
Real estate taken for debt	92,343 59	Reserve fund	68,858 73
Miscellaneous stocks	428 00	Profit and loss and contin-	
Loans on real estate	769,146 89	gent fund	14,876 92
Money on hand	37,027 48	Due depositors	659,312 13
Due from banks and bankers	65,039 17	Dividends unpaid	10,128 53
Furniture and fixtures	500 00		
Other assets	2,971 18		
Total resources	\$978,676 31	Total liabilities	\$978,676 31

The amount of capital stock is \$500,000; amount subscribed is \$410,000; amount paid in coin is \$225,500. The total number of shares of stock issued is 410,000 shares; the amount paid on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Beckman, 78,189; J. L. Huntoon, 56,107; Wm. Johnston, 1,056; E. J. Croly, 4,119; G. M. Hayton, 7,140; E. C. Atkinson, 353; Samuel Gottlieb, 1,121. Total number of shares held by the Directors is 148,085 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Colusa	\$15,982 36
Tehama	40,554 94
Sacramento	10,561 08
Fresno	697 45
Glenn	24,547 76
Total	\$92,343 59

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sacramento	\$100,896 89	\$170,000 00
Placer	92,000 00	160,000 00
Glenn	78,000 00	130,000 00
Tehama	63,500 00	100,000 00
Fresno	126,500 00	200,000 00
Madera	2,250 00	4,000 00
Butte	18,000 00	30,000 00
El Dorado	5,500 00	20,000 00
San Joaquin	43,500 00	80,000 00
Solano	26,000 00	50,000 00
Sutter	9,000 00	15,000 00
Tulare	9,000 00	15,000 00
Yuba	14,000 00	25,000 00
Yolo	8,500 00	15,000 00
Lassen	19,000 00	40,000 00
Colusa	34,000 00	50,000 00
Stanislaus	45,000 00	70,000 00
Washoe, Nevada	54,500 00	90,000 00
Humboldt, Nevada	20,000 00	40,000 00
Totals	\$769,146 89	\$1,304,000 00

AMOUNT INVESTED IN STOCKS.

AMOUNT INVESTED IN STOCKS.	
	Amt. Invested.
Natural gas and water stock-----	\$428 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co's Bank, San Francisco.....	\$58,678 01
Crocker-Woolworth National Bank, San Francisco	6,259 47
Farmers and Merchants Bank.....	101 69
Total.....	\$65,039 17

DESCRIPTION OF OTHER ASSETS.

DESCRIPTION OF OTHER ASSETS.		Amt. on Books.
Unsecured notes		\$7 00
Grain taken for rent (in warehouse)		2,964 18
Total		<u>\$2,971 18</u>

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895		\$659,312 13
2. Number of deposit accounts open January 1, 1895		1,354
3. Number of deposit accounts opened during past year		320
4. Number of deposit accounts closed during past year		470
5. Amount deposited during past year		\$535,129 28
6. Amount withdrawn during past year		\$566,022 85
7. Amount of dividends or interest to depositors during past year		\$27,117 61
8. Rate per cent per annum of such dividends or interest	{ Term	5½ per cent.
	{ Ordinary	4 per cent.
9. Amount of dividends to stockholders during past year		\$12,766 61
10. Rate per cent per annum of same on paid-up capital	5½ and 6 per cent.	
11. Amount added to reserve fund during past year		\$1,353 35
12. Amount of gross earnings during past year		\$71,822 67
13. Amount of net earnings during past year		\$43,533 60
18. Average amount of each deposit account January 1, 1895		\$486 93

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$11,220 00	Capital paid in coin	\$225,500 00
Real estate taken for debt	127,622 16	Reserve fund	68,858 73
Loans on real estate	725,555 25	Profit and loss and contin-	
Money on hand	72,268 23	gent fund	14,880 69
Due from banks and bankers	68,646 01	Due depositors	671,262 86
Furniture and fixtures	500 00	Due banks and bankers	760 61
Expenses	5,871 17	Dividends unpaid	3,752 18
Taxes	5,119 44	Interest and rents collected ..	32,229 69
Other assets	442 50		
Total resources	\$1,017,244 76	Total liabilities	\$1,017,244 76

The amount of capital stock is \$500,000; amount subscribed is \$410,000; amount paid in coin is \$225,500. The total number of shares of stock issued is 410,000 shares; the amount paid on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Beckman, 80,000; J. L. Huntoon, 56,107; Wm. Johnston, 2,661; E. J. Croly, 4,119; G. M. Hayton, 7,140; E. C. Atkinson, 353; Samuel Gottlieb, 1,121. Total number of shares held by the Directors is 151,501 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Glenn	\$26,931 37
Tehama	42,574 35
Colusa	22,602 90
Sacramento	10,578 67
Fresno	24,934 87
Total	\$127,622 16

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	\$18,000 00	\$36,000 00
Colusa	39,400 00	75,000 00
Glenn	64,286 55	120,000 00
El Dorado	5,968 46	20,000 00
Fresno	97,624 79	150,000 00
Lassen	19,000 00	40,000 00
Placer	97,820 68	150,000 00
Sacramento City	29,314 05	60,000 00
Sacramento County	68,795 02	120,000 00
Madera	2,250 00	6,000 00
Stanislaus	43,211 13	75,000 00
San Joaquin	43,221 55	75,000 00
Solano	24,957 98	50,000 00
Sutter	11,601 41	20,000 00
Tulare	9,390 37	18,000 00
Tehama	64,542 11	100,000 00
Yolo	5,000 00	10,000 00
Yuba	13,509 00	25,000 00
Humboldt, Nevada	20,250 00	40,000 00
Washoe, Nevada	57,412 17	120,000 00
Totals	\$725,555 25	\$1,310,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco.....	\$33,318 26
Crocker-Woolworth National Bank, San Francisco.....	329 75
California State Bank, Sacramento.....	20,000 00
National Bank of D. O. Mills & Co., Sacramento	15,000 00
Total.....	\$68,648 01

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Unsecured items.....	\$14 50
Natural gas and water stock.....	428 00
Total.....	\$442 50

BANK COMMISSIONERS' EXAMINATION. (July 26, 1894.)

Resources.		Liabilities.	
Real estate.....	\$59,725 93	Capital paid up.....	\$225,500 00
Invested in stocks, bonds, and warrants.....	11,620 00	Reserve fund.....	82,531 76
Loans on real estate.....	818,655 67	Due depositors.....	654,966 08
Cash balances.....	37,934 32	Due banks and bankers.....	1,207 65
Due from banks and bankers.....	41,975 90	Interest collected.....	831 80
Furniture, fixtures, etc.....	500 00	Dividends unpaid.....	5,694 58
Expenses, taxes, etc.....	238 05		
Other assets.....	82 00		
Total resources.....	\$970,731 87	Total liabilities.....	\$970,731 87

SACRAMENTO BANK. (Incorp. January 28, 1875.)

STATEMENT ON JANUARY 1ST.

WM. P. COLEMAN, President.

ED. R. HAMILTON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$25,000 00	Capital paid in coin.....	\$400,000 00
Real estate taken for debt.....	317,047 90	Reserve fund.....	50,052 00
Loans on real estate.....	3,142,375 21	Profit and loss and contin- gent fund.....	55,722 87
Money on hand.....	274 558 81	Due depositors.....	3,266,486 60
Due from banks and bankers..	114,646 75	Dividends to be paid.....	82,000 00
		Mortgage tax.....	18,300 00
		Other liabilities.....	1,067 20
Total resources.....	\$3,873,628 67	Total liabilities.....	\$3,873,628 67

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$400,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. P. Coleman, 705; P. Scheld, 1,348; M. E. Ross, 1,100; F. Birdsall, 352; F. R. Dray, 360. Total number of shares held by the Directors is 3,865 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.*
Butte.....	\$7,796 78	\$8,000 00
Colusa.....	6,000 00	6,000 00
Fresno.....	119,275 35	120,000 00
Kings.....	10,354 17	10,500 00
Kern.....	4,054 57	4,100 00
Madera.....	17,102 81	17,500 00
Merced.....	26,656 63	27,000 00
Placer.....	1,193 20	1,200 00
Stanislaus.....	44,586 64	45,000 00
Sacramento.....	29,311 20	30,000 00
Tulare.....	50,716 55	51,000 00
Totals.....	\$317,047 90	\$320,300 00

* Estimated market value at this time.

The above figures are the original loans on the land and some taxes added, and were made on a basis of from 50 to 60 per cent of the cash value at the time the loans were made.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.*
Amador.....	\$5,800 00	\$10,000 00
Butte.....	62,533 04	110,000 00
Colusa.....	50,223 95	100,000 00
Calaveras.....	1,750 00	3,000 00
El Dorado.....	4,894 80	9,000 00
Fresno.....	812,206 69	1,500,000 00
Glenn.....	310,096 38	550,000 00
Kings.....	267,881 72	500,000 00
Kern.....	22,901 75	40,000 00
Lake.....	2,850 00	5,000 00
Madera.....	105,360 28	180,000 00
Merced.....	133,217 00	250,000 00
Mariposa.....	7,400 00	13,000 00
Nevada.....	5,450 00	10,000 00
Napa.....	100 00	200 00
Placer.....	78,174 67	150,000 00
Solano.....	30,969 43	55,000 00
Sutter.....	50,294 80	95,000 00
Sacramento.....	294,823 63	500,000 00
Stanislaus.....	373,649 80	650,000 00
San Joaquin.....	66,067 00	120,000 00
Tuolumne.....	5,870 00	10,000 00
Tulare.....	354,749 60	600,000 00
Tehama.....	11,950 25	20,000 00
Yuba.....	12,525 00	22,000 00
Yolo.....	70,635 42	120,000 00
Totals.....	\$3,142,375 21	\$5,622,200 00

*Market value at time loans were made.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank of San Francisco.....	\$35,825 73
Crocker-Woolworth National Bank, San Francisco.....	58,419 67
Pacific Bank, San Francisco.....	13,258 78
Merchants Exchange National Bank of New York.....	7,142 57
Total.....	\$114,646 75

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$3,266,486 60
2. Number of deposit accounts open January 1, 1895	4,291
3. Number of deposit accounts opened during past year	1,379
4. Number of deposit accounts closed during past year	1,344
5. Amount deposited during past year	\$1,305,626 00
6. Amount withdrawn during past year	\$1,222,980 00
7. Amount of dividends or interest to depositors during past year	\$148,511 00
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>5½ per cent.</div> </div>
	<div> <div>Ordinary</div> <div>4 per cent.</div> </div>
9. Amount of dividends to stockholders during past year	\$21,333 00
10. Rate per cent per annum of same on paid-up capital	5½ per cent.
11. Amount deducted from reserve fund during past year	\$5,000 00
12. Amount of gross earnings during past year	\$272,227 00
13. Amount of net earnings during past year	\$170,767 00
14. Number of deposits less than \$1,000	3,508
15. Number of deposits over \$1,000 and less than \$2,000	381
16. Number of deposits over \$2,000 and less than \$5,000	304
17. Number of deposits over \$5,000	98
18. Average amount of each deposit account January 1, 1895	\$761 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$25,000 00	Capital paid in coin	\$400,000 00
Real estate taken for debt	382,366 85	Reserve fund	29,345 30
Loans on real estate	3,035,695 59	Profit and loss and contin-	
Money on hand	463,132 29	gent fund	57,035 96
Due from banks and bankers	53,453 15	Due depositors	3,398,076 67
Expenses	19,325 60	Interest, etc.	92,878 65
		Mortgage taxes, etc.	1,636 90
Total resources	\$3,978,973 48	Total liabilities	\$3,978,973 48

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$400,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Coleman, 705; M. E. Ross, 1,100; P. Scheld, 1,348; F. R. Dray, 360; F. Birdsall, 352. Total number of shares held by the Directors is 3,865 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tehama	\$12,619 25	\$13,000 00
Tulare	58,979 65	60,000 00
Fresno	150,789 60	160,000 00
Madera	16,290 69	18,000 00
Kings	23,728 93	25,000 00
Stanislaus	43,702 22	45,000 00
Kern	5,112 47	5,500 00
Sacramento	29,327 40	30,000 00
Butte	7,796 78	8,000 00
Placer	1,193 20	1,200 00
Merced	26,798 41	27,000 00
Colusa	6,028 25	6,500 00
Totals	\$382,366 85	\$399,200 00

Market value at this time hard to arrive at. The above figures are the amount of original loans that were made at not over 60 per cent of the cash value at time loans were made.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.*
Amador	\$5,800 00	\$10,000 00
Butte	63,745 11	120,000 00
Calaveras	1,760 00	3,000 00
Colusa	20,752 10	35,000 00
El Dorado	4,894 80	9,000 00
Fresno	790,544 80	1,400,000 00
Glenn	325,634 10	600,000 00
Kern	8,842 58	15,000 00
Kings	254,772 25	500,000 00
Lake	2,850 00	5,000 00
Mariposa	7,400 00	14,000 00
Madera	107,492 72	200,000 00
Merced	134,123 73	250,000 00
Nevada	5,449 90	10,000 00
Napa	100 00	200 00
Placer	74,237 70	140,000 00
Sacramento	289,414 60	500,000 00
San Joaquin	66,061 50	125,000 00
Solano	31,090 48	60,000 00
Stanislaus	374,652 98	700,000 00
Sutter	47,299 48	80,000 00
Tehama	400 00	700 00
Tuolumne	5,870 00	10,000 00
Tulare	329,435 25	600,000 00
Yolo	70,546 47	125,000 00
Yuba	12,525 00	22,000 00
Totals	\$3,035,695 55	\$5,533,900 00

* Market value at time loans were made.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Pacific Bank, San Francisco	\$12,244 40
Nevada Bank, San Francisco	11,211 85
Crocker-Woolworth Bank, San Francisco	11,061 63
California State Bank, Sacramento	8,500 00
National Bank of D. O. Mills & Co., Sacramento	8,785 48
Merchants Exchange National Bank, New York	1,649 79
Total	\$53,453 15

BANK COMMISSIONERS' EXAMINTION. (July 25, 1894.)

Resources.		Liabilities.	
Bank premises	\$25,000 00	Capital paid up	\$400,000 00
Other real estate	203,628 44	Reserve fund	52,807 69
Loans on real estate	3,285,690 66	Due depositors	3,142,579 48
Cash balances	173,008 01	Due banks and bankers	3,000 75
Due from banks and bankers	49,126 61	Interest collected	4,922 07
Expenses, taxes, etc.	150 85	Rents, exchange, etc.	65 85
		Profit and loss	132,148 68
		Other liabilities	1,080 05
Total resources	\$3,736,604 57	Total liabilities	\$3,736,604 57

10. Rate per cent per annum of same on paid-up capital	4 per cent.
11. Amount added to reserve fund during past year	\$3,000 00
12. Amount of gross earnings during past year	\$8,409 53
13. Amount of net earnings during past year	\$2,355 46
14. Number of deposits less than \$1,000	546
15. Number of deposits over \$1,000 and less than \$2,000	5
16. Number of deposits over \$2,000 and less than \$5,000	2
17. Number of deposits over \$5,000	1
18. Average amount of each deposit account January 1, 1895	\$249 42

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$9,336 76	Capital paid in coin	\$20,000 00
Real estate taken for debt	6,325 90	Reserve fund	3,000 00
Miscellaneous bonds	2,195 50	Profit and loss and contin-	
Loans on real estate	147,254 92	gent fund	1,938 16
Loans on stocks	735 00	Due depositors	147,972 02
Money on hand	6,628 36	Due banks and bankers	33 88
Checks and other cash items	663 50	Dividends unpaid	300 00
Due from banks and bankers	391 20	State, county, or city money	4,775 00
Furniture and fixtures	4,487 92		
Total resources	\$178,019 06	Total liabilities	\$178,019 06

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 100 shares; the amount paid on each share of stock is \$200.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 10; D. Halladay, 10; W. B. Hervey, 13½; I. N. Rafferty, 10; C. D. Ball, 2. Total number of shares held the Directors is 45½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange	\$6,325 90	\$8,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$700 00	\$2,500 00
Orange	137,504 92	300,000 00
Riverside	5,900 00	17,500 00
San Diego	3,150 00	10,000 00
Totals	\$147,254 92	\$330,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Tustin School District (Orange County) bonds	\$2,100 00	\$2,195 50	\$2,195 50

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
36 shares Home Mutual Building and Loan Association of Santa Ana	\$7,200 00	\$735 00	\$1,017 72

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank of Santa Ana	\$108 66
Commercial Bank of Santa Ana	282 54
Total	\$391 20

BANK COMMISSIONERS' EXAMINATION. (October 16, 1894.)

Resources.		Liabilities.	
Bank premises	\$9,213 10	Capital paid up	\$20,000 00
Other real estate	1,909 00	Reserve fund	3,000 00
Invested in stocks, bonds, and warrants	2,195 50	Due depositors	143,745 43
Loans on real estate	126,098 92	Interest collected	1,039 10
Cash balances	20,743 79	Rents, exchange, etc.	89 00
Due from banks and bankers ..	2,590 02	Dividends unpaid	72 00
Furniture, fixtures, etc.	4,487 92	Profit and loss	7 39
Expenses, taxes, etc.	717 17	Other liabilities	2 50
Total resources	\$167,955 42	Total liabilities	\$167,955 42

SANTA BARBARA SAVINGS AND LOAN BANK.
(Incorp. March 19, 1891.)

STATEMENT ON JANUARY 1ST.

GEORGE S. EDWARDS, President.

W. B. METCALF, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$3,750 00	Capital paid in coin	\$10,000 00
Miscellaneous bonds	3,400 00	Profit and loss and contin- gent fund	4,490 39
City warrants	365 00	Due depositors	168,704 05
Loans on real estate	148,276 00		
Due from Commercial Bank ..	27,153 44		
Other assets	250 00		
Total resources	\$183,194 44	Total liabilities	\$183,194 44

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: George S. Edwards, 515; E. B. Hall, 10; Hugh D. Vail, 100; Joseph Sexton, 50; W. C. Shaw, 20; James A. Blood, 25; Alfred Edwards, 70. Total number of shares held by the Directors is 790 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Barbara	\$3,750 00	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura	\$7,640 00	\$15,000 00
Santa Barbara	140,636 00	300,000 00
Totals	\$148,276 00	\$315,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Santa Barbara County school bonds	\$3,200 00	\$3,400 00	\$3,400 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895.....	\$168,704 05
2. Number of deposit accounts open January 1, 1895.....	552
3. Number of deposit accounts opened during past year.....	220
4. Number of deposit accounts closed during past year.....	152
5. Amount deposited during past year.....	\$109,319 95
6. Amount withdrawn during past year.....	\$104,494 26
7. Amount of dividends or interest to depositors during past year.....	\$5,810 65
8. Rate per cent per annum of such dividends or interest—Term.....	
---4 per cent 6 months' time; 4½ per cent 12 months' time; 5 per cent 2 years' time.	
9. Amount of dividends to stockholders during past year.....	\$1,000 00
10. Rate per cent per annum of same on paid-up capital.....	10 per cent.
11. Amount added to reserve fund during past year.....	\$961 43
12. Amount of gross earnings during past year.....	\$10,032 50
13. Amount of net earnings during past year.....	\$1,961 43
14. Number of deposits less than \$1,000.....	502
15. Number of deposits over \$1,000 and less than \$2,000.....	37
16. Number of deposits over \$2,000 and less than \$5,000.....	11
17. Number of deposits over \$5,000.....	2
18. Average amount of each deposit account January 1, 1895.....	\$305 62

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt....	\$3,750 00	Capital paid in coin.....	\$10,000 00
Miscellaneous bonds.....	3,400 00	Profit and loss and contin-	
County warrants.....	1,960 29	gent fund.....	3,696 29
Loans on real estate.....	150,591 00	Due depositors.....	182,830 04
Due from Commercial Bank..	36,575 04		
Furniture and fixtures.....	250 00		
Total resources.....	\$196,526 33	Total liabilities.....	\$196,526 33

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. S. Edwards, 515; Alfred Edwards, 20; E. B. Hall, 10; Hugh D. Vail, 100; Joseph Sexton, 50; James A. Blood, 25; W. C. Shaw, 20. Total number of shares held by the Directors is 740 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Barbara.....	\$3,750 00	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura.....	\$7,800 00	\$12,000 00
Santa Barbara.....	142,791 00	300,000 00
Totals.....	\$150,591 00	\$312,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
School bonds.....	\$3,000 00	\$3,200 00	\$3,200 00

BANK COMMISSIONERS' EXAMINATION. (May 24, 1895.)

Resources.		Liabilities.	
Real estate	\$3,750 00	Capital paid up	\$10,000 00
Invested in stocks, bonds, and warrants	5,924 38	Reserve fund	4,537 12
Loans on real estate	150,291 00	Due depositors	177,080 18
Due from banks and bankers	30,080 49	Interest collected	753 43
Furniture, fixtures, etc.	250 00		
Expenses, taxes, etc.	2,074 86		
Total resources	\$192,370 73	Total liabilities	\$192,370 73

SAVINGS BANK OF SAN BERNARDINO. (Incorp. Dec. 2, 1889.)

STATEMENT ON JANUARY 1ST.

JOHN ANDRESON, President.

S. F. ZOMBRO, Secretary and Treasurer.

Resources.		Liabilities.	
Bank premises	\$2,746 07	Capital paid in coin	\$10,000 00
Loans on real estate	48,971 68	Reserve fund	1,200 00
Money on hand	1,128 76	Due depositors	42,756 72
Expenses	1,110 21		
Total resources	\$53,956 72	Total liabilities	\$53,956 72

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: H. L. Drew, 308½; Richard Gird, 229½; John Anderson, 34¼; James Fleming, 34¼; W. W. Stow, 67½; Richard Stewart, 10; Samuel Rolfe, 6¼; S. F. Zombro, 30. Total number of shares held by the Directors is 720¼ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
San Bernardino	\$2,746 07	\$2,746 07

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	\$29,446 18	\$56,800 00
Riverside	19,525 50	50,000 00
Totals	\$48,971 68	\$106,800 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$42,756 72
2. Number of deposit accounts open January 1, 1895	149
3. Number of deposit accounts opened during past year	78
4. Number of deposit accounts closed during past year	40
5. Amount deposited during past year	\$15,300 43
6. Amount withdrawn during past year	\$35,120 48
7. Amount of dividends or interest to depositors during past year	\$1,531 21
8. Rate per cent per annum of such dividends or interest { Term	5 per cent.

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$2,746 07	Capital paid in coin	\$10,000 00
Loans on real estate	47,138 35	Reserve fund	1,200 00
Money on hand	168 81	Due depositors	40,377 18
Expenses	3,305 04	Due banks and bankers	1,286 67
		Interest collected	494 42
Total resources	\$53,358 27	Total liabilities	\$53,358 27

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: H. L. Drew, 308½; Richard Gird, 229½; John Andreson, 34¼; James Fleming, 34¼; Richard Stewart, 10; Samuel Rolfe, 6¼; S. F. Zombro, 30. Total number of shares held by the Directors is 652¾ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$2,746 07	\$2,746 07

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	\$27,612 85	\$47,700 00
Riverside	19,525 50	50,000 00
Totals	\$47,138 35	\$97,700 00

BANK COMMISSIONERS' EXAMINATION. (October 8, 1894.)

Resources.		Liabilities.	
Real estate	\$2,746 07	Capital paid up	\$10,000 00
Loans on real estate	49,050 83	Reserve fund	1,200 00
Cash balances	127 70	Due depositors	45,625 31
Due from banks and bankers	4,654 52	Interest collected	160 64
Expenses, taxes, etc.	1,425 22	Rents, exchange, etc.	8 97
		Profit and loss	1,009 42
Total resources	\$58,004 34	Total liabilities	\$58,004 34

CITY SAVINGS BANK—SANTA CRUZ. (Incorp. December 6, 1887.)

STATEMENT ON JANUARY 1ST.

L. K. BALDWIN, President.

W. D. HASLAM, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$1,348 49	Capital paid in coin	\$17,020 00
Loans on real estate	330,594 92	Reserve fund	26,503 40
Money on hand	26,003 35	Profit and loss and contin-	
Furniture and fixtures	1,076 81	gent fund	6,621 15
		Due depositors	308,879 02
Total resources	\$359,023 57	Total liabilities	\$359,023 57

The amount of capital stock is \$300,000; amount subscribed is \$170,200; amount paid in coin is \$17,020. The total number of shares of stock issued is 1,702 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 150; F. A. Hihn, 432; Jackson Sylvar, 40; Alex. Russell, 40; I. L. Thurber, 154; M. A. Buckley, 120; A. H. Wilbur, 50. Total number of shares held by the Directors is 986 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$1,348 49	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$231,447 82	\$525,000 00
Santa Clara	17,160 50	30,500 00
Monterey	28,891 05	45,000 00
San Benito	6,000 00	13,000 00
San Luis Obispo	44,095 55	75,000 00
Kings	3,000 00	6,000 00
Totals	\$330,594 92	\$694,500 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$308,879 02
2. Number of deposit accounts open January 1, 1895	690
3. Number of deposit accounts opened during past year	179
4. Number of deposit accounts closed during past year	170
5. Amount deposited during past year	\$156,633 68
6. Amount withdrawn during past year	\$128,464 13
7. Amount of dividends or interest to depositors during past year	\$13,256 10
8. Rate per cent per annum of such dividends or interest—Ordinary	5 per cent.
9. Amount of dividends to stockholders during past year	\$3,404 00
10. Rate per cent per annum of same on paid-up capital	20 per cent.
11. Amount added to reserve fund during past year	\$44 87
12. Amount of gross earnings during past year	\$23,044 22
13. Amount of net earnings during past year	\$4,662 83
14. Number of deposits less than \$1,000	610
15. Number of deposits over \$1,000 and less than \$2,000	56
16. Number of deposits over \$2,000 and less than \$5,000	21
17. Number of deposits over \$5,000	3
18. Average amount of each deposit account January 1, 1895	\$447 65

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$1,303 54	Capital paid in coin	\$17,020 00
Loans on real estate	363,826 62	Reserve fund	26,705 00
Money on hand	8,230 30	Profit and loss and contin-	
Furniture and fixtures	1,985 78	gent fund	4,448 35
Expenses	955 10	Due depositors	316,112 55
Taxes	1,308 25	Due banks and bankers	7,285 65
Exchange	10	Dividends unpaid	40 00
Suspense	220 10	Interest collected	6,218 24
Total resources	\$377,829 79	Total liabilities	\$377,829 79

The amount of capital stock is \$300,000; amount subscribed is \$170,200; amount paid in coin is \$17,020. The total number of shares of stock issued is 1,702 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 170; F. A. Hihn, 432; Jackson Sylvar, 40; Alex. Russell, 40; I. L. Thurber, 154; M. A. Buckley, 152; A. H. Wilbur, 50. Total number of shares held by the Directors is 1,038 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$1,303 54	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$264,601 52	\$530,000 00
Santa Clara	18,185 50	31,000 00
Monterey	27,944 05	44,000 00
San Benito	6,000 00	12,000 00
San Luis Obispo	44,095 55	75,000 00
Kings	3,000 00	6,000 00
Totals	\$363,826 62	\$698,000 00

BANK COMMISSIONERS' EXAMINATION. (July 23, 1894.)

Resources.		Liabilities.	
Real estate	\$131 90	Capital paid up	\$17,020 00
Loans on real estate	318,828 16	Reserve fund	26,503 40
Cash balances	4,534 20	Due depositors	286,754 57
Due from banks and bankers ..	9,137 02	Interest collected	400 31
Furniture, fixtures, etc.	1,067 61	Dividends unpaid	648 00
Expenses, taxes, etc.	216 22	Profit and loss	2,588 83
Total resources	\$333,915 11	Total liabilities	\$333,915 11

PEOPLE'S SAVINGS BANK—SANTA CRUZ.
(Incorp. April 26, 1892.)

STATEMENT ON JANUARY 1ST.

HENRY WILLEY, President.

A. A. MOREY, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$73,235 00	Capital paid in coin	\$8,035 00
Money on hand	9,942 00	Due depositors	83,211 02
Due from Bank of Hollister ..	5,000 00	Other liabilities	6,295 22
Furniture and fixtures	1,393 46		
Expenses	2,262 97		
Taxes	1,170 80		
Other assets	292 74		
Interest paid depositors	4,244 27		
Total resources	\$97,541 24	Total liabilities	\$97,541 24

The amount of capital stock is \$100,000; amount subscribed is \$80,350; amount paid in coin is \$8,035. The total number of shares of stock issued is 1,607 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Hotaling, 200; Henry Willey, 107; D. McPherson, 123; Wm Rennie, 25; D. C. Clark, 10; F. W. Bliss, 25; John T. Sullivan, 20. Total number of shares held by the Directors is 510 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz -----	\$71,605 00	\$166,700 00
Santa Clara -----	130 00	250 00
Monterey -----	1,500 00	5,000 00
Totals -----	\$73,235 00	\$171,950 00

STATISTICAL INFORMATION.

1.	Total deposits January 1, 1895	\$83,211 02
2.	Number of deposit accounts open January 1, 1894	133
3.	Number of deposit accounts opened during past year	113
4.	Number of deposit accounts closed during past year	64
5.	Amount deposited during past year	\$77,886 32
6.	Amount withdrawn during past year	\$36,591 25
7.	Amount of interest to depositors during past year	\$2,556 28
8.	Rate per cent per annum of such interest	5 per cent.
	{ Term	
	{ Ordinary	5 per cent.
14.	Number of deposits less than \$1,000	159
15.	Number of deposits over \$1,000 and less than \$2,000	15
16.	Number of deposits over \$2,000 and less than \$5,000	5
17.	Number of deposits over \$5,000	3
18.	Average amount of each deposit account January 1, 1895	\$457 20

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on real estate	\$82,720 40	Capital paid in coin	\$8,035 00
Money on hand	16,280 10	Due depositors	97,617 39
Due from Bank of Hollister ..	5,000 00	Other liabilities	8,421 32
Furniture and fixtures	1,393 46		
Expenses	2,549 99		
Taxes	1,624 80		
Other assets, and interest paid depositors	4,504 96		
Total resources	\$114,073 71	Total liabilities	\$114,073 71

The amount of capital stock is \$100,000; amount subscribed is \$80,350; amount paid in coin is \$8,035. The total number of shares of stock issued is 1,607 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Hotelling, 200; Henry Willey, 107; Wm. Rennie, 25; D. McPherson, 123; John T. Sullivan, 20; D. C. Clark, 10; Wm. Ely, 20. Total number of shares held by the Directors is 505 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara.....	\$110 00	\$250 00
Monterey	6,000 00	16,000 00
Santa Cruz	76,610 40	180,100 00
Totals	\$82,720 40	\$196,350 00

DESCRIPTION OF OTHER ASSETS.

DESCRIPTION OF OTHER ASSETS.		Amt. on Books.
Loss by fire, April, 1894.....	-----	\$262 34
Interest paid depositors.....	-----	4,242 62
Total.....	-----	<u>\$4,504 96</u>

BANK COMMISSIONERS' EXAMINATION. (July 21, 1894.)

Resources.		Liabilities.	
Loans on real estate	\$51,185 00	Capital paid up	\$8,035 00
Cash balances	5,444 01	Due depositors	50,521 58
Furniture, fixtures, etc.	726 29	Interest collected	4,464 82
Expenses, taxes, etc.	2,670 24		
Other assets	2,995 86		
Total resources	\$63,021 40	Total liabilities	\$63,021 40

SANTA CRUZ BANK OF SAVINGS AND LOAN.
(Incorp. March, 1870.)

STATEMENT ON JANUARY 1ST.

WM. T. JETER, President.

F. G. MENEFFEE, Cashier.

Resources.		Liabilities.	
Bank premises	\$6,000 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	975 00	Reserve fund	13,000 00
Loans on real estate	406,776 66	Profit and loss and contin-	
Loans on bonds	45,000 00	gent fund	4,197 70
Money on hand	27,567 90	Due depositors	550,071 86
Due from Bank of Santa Cruz			
County	120,000 00		
Furniture and fixtures	1,500 00		
Real estate	9,450 00		
Total resources	\$617,269 56	Total liabilities	\$617,269 56

The amount of capital stock is \$500,000; amount subscribed is \$250,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows : Wm. T. Jeter, 7; P. B. Fagen, 356; B. F. Porter, 100; R. Thompson, 65; F. W. Ely, 10; S. F. Grover, 23; Frank O'Neill, 12. Total number of shares held by the Directors is 573 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$975 00	\$975 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	\$5,000 00	\$15,000 00
Santa Cruz	385,776 66	650,000 00
San Francisco	1,000 00	8,000 00
Washington (State)	15,000 00	25,000 00
Totals	\$406,776 66	\$698,000 00

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
60 Santa Cruz Electric Ry. bonds, \$1,000 each...	\$60,000 00	\$45,000 00	\$60,000 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Lot, a building site for the proposed new bank building.....	\$9,450 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$550,071 86
2. Number of deposit accounts open January 1, 1895	1,043
3. Number of deposit accounts opened during past year	305
4. Number of deposit accounts closed during past year	233
5. Amount deposited during past year	\$300,482 25
6. Amount withdrawn during past year	\$242,864 31
7. Amount of dividends or interest to depositors during past year	\$23,286 36
8. Rate per cent per annum of such dividends or interest—Ordinary	5 per cent.
9. Amount of dividends to stockholders during past year	\$5,000 00
10. Rate per cent per annum of same on paid-up capital	10 per cent.
11. Amount added to reserve fund during past year	\$2,000 00
12. Amount of gross earnings during past year	\$36,125 86
13. Amount of net earnings during past year	*\$1,395 53
14. Number of deposits less than \$1,000	904
15. Number of deposits over \$1,000 and less than \$2,000	85
16. Number of deposits over \$2,000 and less than \$5,000	43
17. Number of deposits over \$5,000	11
18. Average amount of each deposit account January 1, 1895	\$527 39

* Exclusive of interest accrued but not collected, \$27,465 57.

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$975 00	Capital paid in coin	\$50,000 00
Loans on real estate	420,871 66	Reserve fund	13,200 00
Loans on bonds	45,000 00	Profit and loss and contin-	
Money on hand	31,478 11	gent fund	4,925 95
Due from Bank of Santa Cruz		Due depositors	556,344 43
County	110,000 00	Dividends unpaid	120 00
Furniture and fixtures	1,351 25		
Expenses	1,805 89		
Taxes	3,658 52		
Real estate	9,450 00		
Total resources	\$624,590 43	Total liabilities	\$624,590 43

The amount of capital stock is \$500,000; amount subscribed is \$250,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. T. Jeter, 7; P. B. Fagen, 348; B. F. Porter, 100; R. Thompson, 65; F. W. Ely, 10; F. G. Menefee, 3; Frank O'Neill, 12. Total number of shares held by the Directors is 545 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$975 00	\$975 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	\$5,000 00	\$15,000 00
Santa Cruz	399,221 66	660,000 00
Colusa	1,650 00	3,500 00
Washington (State)	15,000 00	25,000 00
Totals	\$420,871 66	\$703,500 00

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
60 Santa Cruz Electric Ry. bonds, \$1,000 each...	\$60,000 00	\$45,000 00	\$60,000 00

BANK COMMISSIONERS' EXAMINATION. (July 21, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$6,000 00	Capital paid up.....	\$50,000 00
Other real estate.....	9,450 00	Reserve fund.....	13,000 00
Loans on real estate.....	443,534 88	Due depositors.....	497,043 96
Cash balances.....	19,366 74	Interest collected.....	1,543 40
Due from banks and bankers.....	85,000 00	Dividends unpaid.....	414 00
Furniture, fixtures, etc.....	1,500 00	Profit and loss.....	2,850 26
Total resources.....	\$564,851 62	Total liabilities.....	\$564,851 62

SAN DIEGO SAVINGS BANK. (Incorp. April 15, 1889.)

STATEMENT ON JANUARY 1ST.

J. W. SEFTON, President.

M. T. GILMORE, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$32,880 41	Capital paid in coin.....	\$40,000 00
Loans on real estate.....	167,569 95	Reserve fund.....	500 00
Loans on bonds.....	9,400 00	Profit and loss and contin-	
Money on hand.....	5,013 53	gent fund.....	4,118 96
Checks and other cash items.....	62 25	Due depositors.....	178,777 70
Due from banks and bankers.....	6,642 15		
Furniture and fixtures.....	1,828 37		
Total resources.....	\$223,396 66	Total liabilities.....	\$223,396 66

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Sefton, 549; O. J. Stough, 500; J. Gruendike, 190; George Hannahs, 200; G. A. Garrettson, 264; M. T. Gilmore, 25. Total number of shares held by the Directors is 1,728 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$32,880 41	\$31,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego.....	\$151,769 95	\$299,150 00
Riverside.....	800 00	2,500 00
San Francisco.....	15,000 00	30,000 00
Totals.....	\$167,569 95	\$331,650 00

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$31,905 71	\$31,905 71

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$165,710 75	\$315,000 00
San Francisco	15,000 00	35,000 00
Totals	\$180,710 75	\$350,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
San Diego County warrants	\$93 15	\$93 15	\$93 15

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
San Diego County school bonds	\$6,300 00	\$6,300 00	\$6,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco	\$546 56
Bankers National Bank, Chicago	41 18
First National Bank, San Diego	1,929 77
Total	\$2,517 51

BANK COMMISSIONERS' EXAMINATION. (October 22, 1894.)

Resources.		Liabilities.	
Real estate	\$32,729 94	Capital paid up	\$40,000 00
Invested in stocks, bonds, and warrants	9,400 00	Reserve fund	500 00
Loans on real estate	155,826 60	Due depositors	172,849 99
Cash balances	9,181 10	Interest collected	3,209 65
Due from banks and bankers	9,084 81	Rents, exchange, etc.	381 30
Furniture, fixtures, etc.	1,828 37	Profit and loss	3,503 14
Expenses, taxes, etc.	2,393 26		
Total resources	\$220,444 08	Total liabilities	\$220,444 08

SAVINGS BANK OF ST. HELENA. (Incorp. January 15, 1892.)

STATEMENT ON JANUARY 1ST.

D. O. HUNT, President.

A. L. WILLIAMS, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$24,457 84	Capital paid in coin	\$10,000 00
Loans on real estate	63,453 00	Reserve fund	1,250 00
Due from banks and bankers ..	12,413 24	Profit and loss and contingent fund	355 85
		Due depositors	85,984 00
		Dividends unpaid	2,734 23
Total resources	\$100,324 08	Total liabilities	\$100,324 08

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: J. M. Weitz, 120; D. O. Hunt, 100; M. G. Richie, 100; G. L. Pratt, 50; A. L. Williams, 100. Total number of shares held by the Directors is 470 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Napa (town of St. Helena)	\$1,996 69	\$2,400 00
Napa (town of St. Helena)	7,375 00	12,000 00
Napa	15,086 15	20,000 00
Totals	\$24,457 84	\$34,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa	\$63,453 00	\$145,850 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
The Carver National Bank, St. Helena	\$4,386 84
California Safe Deposit and Trust Company, San Francisco	8,026 40
Total	\$12,413 24

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$85,984 00
2. Number of deposit accounts open January 1, 1895	202
3. Number of deposit accounts opened during past year	64
4. Number of deposit accounts closed during past year	51
5. Amount deposited during past year	\$41,894 52
6. Amount withdrawn during past year	\$28,279 07
7. Amount of dividends or interest to depositors during past year	\$3,503 89
8. Rate per cent per annum of such dividends or interest—Term	5 per cent.
9. Amount of dividends to stockholders during past year	\$800 00
10. Rate per cent per annum of same on paid-up capital	8 per cent.
11. Amount added to reserve fund during past year	\$500 00
12. Amount of gross earnings during past year	\$7,163 23
13. Amount of net earnings during past year	\$1,655 85
14. Number of deposits less than \$1,000	184
15. Number of deposits over \$1,000 and less than \$2,000	11
16. Number of deposits over \$2,000 and less than \$5,000	4
17. Number of deposits over \$5,000	3
18. Average amount of each deposit account January 1, 1895	\$425 66

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$29,981 84	Capital paid in coin	\$10,000 00
Loans on real estate	69,553 00	Reserve fund	1,250 00
Due from banks and bankers ..	4,597 12	Profit and loss and contin-	
Expenses	1,006 42	gent fund	2,602 46
		Due depositors	91,285 92
Total resources	\$105,138 38	Total liabilities	\$105,138 38

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: D. O. Hunt, 100; G. L. Pratt, 50; M. G. Richie, 100; A. L. Williams, 100; F. L. Alexander, 70. Total number of shares held by the Directors is 420 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Napa.....	\$29,981 84	\$44,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa.....	\$69,553 00	\$160,150 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
The Carver National Bank, St. Helena.....	\$461 53
California Safe Deposit and Trust Company, San Francisco.....	4,135 59
Total.....	\$4,597 12

BANK COMMISSIONERS' EXAMINATION. (August 14, 1894.)

Resources.		Liabilities.	
Real estate.....	\$1,996 69	Capital paid up.....	\$10,000 00
Loans on real estate.....	78,938 95	Reserve fund.....	1,000 00
Due from banks and bankers.....	12,670 17	Due depositors.....	82,230 89
Expenses, taxes, etc.....	84 97	Interest collected.....	271 10
		Profit and loss.....	188 79
Total resources.....	\$93,690 78	Total liabilities.....	\$93,690 78

SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.
(Incorp. April 29, 1885.)

STATEMENT ON JANUARY 1ST.

M. MALARIN, President.

E. McLAUGHLIN, Manager.

J. E. AUZERAIS, Cashier.

Resources.		Liabilities.	
Bank premises and safe deposit vaults.....	\$225,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	64,000 00	Reserve fund.....	220,000 00
United States bonds.....	50,245 00	Profit and loss and contingent fund.....	77,254 51
Miscellaneous bonds.....	384,500 00	Due depositors.....	1,835,200 38
County warrants.....	6,731 87		
Loans on real estate.....	1,020,485 25		
Loans on stocks and bonds.....	182,150 00		
Loans on personal security.....	105,400 91		
Overdrafts unsecured (solvent) and secured.....	59,412 19		
Money on hand.....	75,796 08		
Due from bank and bankers.....	251,733 59		
Furniture and fixtures.....	7,000 00		
Total resources.....	\$2,432,454 89	Total liabilities.....	\$2,432,454 89

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: E. McLaughlin, 4,000; M. Malarin, 2,000; M. P. O'Connor, 1,000; A. E. Wilder, 100; J. E. Auzerai, 400. Total number of shares held by the Directors is 7,500 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$64,000 00	\$93,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$666,056 25	\$1,100,000 00
Shasta	100,000 00	300,000 00
San Bernardino	80,000 00	240,000 00
San Mateo	2,500 00	5,000 00
San Luis Obispo	32,000 00	75,000 00
Los Angeles	20,729 00	40,000 00
Tulare	19,000 00	35,000 00
Sonoma and Mendocino (one loan)	22,500 00	40,000 00
Fresno	26,000 00	42,000 00
San Benito	7,200 00	12,000 00
Monterey	44,500 00	75,000 00
Totals	\$1,020,485 25	\$1,964,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States bonds	\$44,050 00	\$50,245 00	\$50,245 00
Miscellaneous bonds	371,550 00	384,500 00	384,500 00
Totals	\$415,600 00	\$434,745 00	\$434,745 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.
Southern Pacific Railroad Co. of California, 5 per cent bonds; 182, at \$1,000 each	\$182,000 00	\$100,000 00
Tulare Irrigation District bonds; 186, at \$500 each	92,000 00	55,000 00
Loans on miscellaneous bonds and stocks in small amounts	-----	27,150 00
Totals	-----	\$182,150 00
Market value unknown, but well secured.		

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Drexel, Morgan & Co., New York	\$45,378 58
Donohoe-Kelly Banking Co., San Francisco	27,476 60
Bank of British North America, San Francisco	140,000 00
Bank of Ireland, Dublin	2,224 04
Consolidated Bank, London	18,916 37
André Neufilze & Cie., Paris	1,614 60
Mutual Savings Bank, San Francisco	16,123 40
Total	\$251,733 59

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises and safe deposit vaults.....	\$225,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	69,379 16	Reserve fund.....	220,000 00
United States bonds.....	49,804 50	Profit and loss and contingent fund.....	41,971 80
Miscellaneous bonds.....	371,935 00	Due depositors.....	1,827,245 05
County warrants.....	708 46	Rents and exchange.....	7,228 96
Loans on real estate.....	1,092,935 40	Interest and discount.....	23,172 80
Loans on stocks, bonds, and warrants.....	180,750 00		
Loans on personal security and overdrafts.....	98,331 18		
Money on hand.....	40,879 84		
Due from banks and bankers.....	271,378 22		
Furniture and fixtures.....	7,000 00		
Expenses.....	5,337 11		
Taxes.....	6,179 74		
Total resources.....	\$2,419,618 61	Total liabilities.....	\$2,419,618 61

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: E. McLaughlin, 4,000; Executor estate of M. Malarin, 2,000; M. P. O'Connor, 1,000; A. E. Wilder, 100; J. E. Auzerai, 400. Total number of shares held by the Directors is 7,500 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Sacramento.....	\$64,000 00
Santa Clara.....	5,379 16
Total.....	\$69,379 16

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara.....	\$710,706 40	\$1,050,000 00
Shasta.....	100,000 00	200,000 00
Los Angeles.....	10,729 00	17,000 00
San Luis Obispo.....	32,000 00	75,000 00
San Bernardino.....	75,000 00	200,000 00
Tulare.....	17,000 00	25,000 00
San Benito.....	7,200 00	12,000 00
Monterey.....	79,300 00	130,000 00
Fresno.....	26,000 00	35,000 00
Sonoma and Mendocino (one loan).....	22,500 00	35,000 00
Alameda.....	10,000 00	30,000 00
San Mateo.....	2,500 00	5,000 00
Totals.....	\$1,092,935 40	\$1,814,000 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Amt. Invested.	Market Value.
United States bonds.....	\$49,804 50	\$432,500 00
Railroad bonds.....	88,575 00	
Municipal bonds and county warrants.....	98,708 46	
Tulare Irrigation District bonds.....	5,100 00	
Water Company bonds.....	39,990 00	
Cable Railway bonds.....	140,270 00	
Totals.....	\$422,447 96	\$432,500 00

AMOUNT LOANED ON BONDS AND WARRANTS.

	Amt. Loaned.
Railroad and local bonds, warrants, and warehouse receipts	\$180,750 00
Market value unknown, but well secured.	

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
J. P. Morgan & Co., New York	\$20,597 64
Donohoe-Kelly Banking Co., San Francisco	28,723 23
Bank of British North America, San Francisco	140,000 00
Mutual Savings Bank, San Francisco	16,230 49
Hibernia Savings and Loan Society, assigned, San Francisco	60,000 00
Consolidated Bank, London	3,335 18
Bank of Ireland, Dublin	667 04
André Neufilze & Cie., Paris	1,824 64
Total	\$271,378 22

BANK COMMISSIONERS' EXAMINATION. (December 6, 1894.)

Resources.		Liabilities.	
Bank premises	\$225,000 00	Capital paid up	\$300,000 00
Other real estate	72,378 65	Reserve fund	215,000 00
Invested in stocks, bonds, and warrants	435,526 10	Due depositors	1,835,814 87
Loans and discounts	1,364,333 72	Interest collected	16,695 23
Cash balances	40,365 70	Rents, exchange, etc.	6,293 88
Due from banks and bankers ..	260,398 80	Profit and loss	44,000 00
Furniture, fixtures, etc.	7,000 00		
Expenses	4,788 00		
Taxes	8,013 01		
Total resources	\$2,417,803 98	Total liabilities	\$2,417,803 98

SECURITY SAVINGS BANK OF SAN JOSÉ.
(Incorp. June 23, 1891.)

STATEMENT ON JANUARY 1ST.

A. KING, President.

L. G. NESMITH, Secretary.

Resources.		Liabilities.	
Real estate taken for debt	\$10,389 14	Capital paid in coin	\$50,000 00
Loans on real estate	351,164 75	Profit and loss and contin- gent fund	5,647 71
Money on hand	9,174 05	Due depositors	340,103 12
Checks and other cash items ..	457 85		
Due from First National Bank of San José	19,243 09		
Furniture and fixtures	753 95		
Taxes	134 35		
Other assets	4,433 65		
Total resources	\$395,750 83	Total liabilities	\$395,750 83

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$18,390 24	Capital paid in coin	\$50,000 00
Loans on real estate	353,025 25	Profit and loss and contin-	
Money on hand	1,865 20	gent fund	4,167 73
Due from First National Bank		Due depositors	326,256 46
of San José	7,976 98	Other liabilities	7,349 20
Furniture and fixtures	753 95		
Expenses	2,459 95		
Taxes	1,995 19		
Other assets	1,306 63		
Total resources	\$387,773 39	Total liabilities	\$387,773 39

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Booksin, 340; J. A. Clayton, 340; H. Curtner, 340; J. H. Henry, 340; T. W. Hobson, 210; A. King, 680; L. G. Nesmith, 340; F. Stock, 30. Total number of shares held by the Directors is 2,620 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)			
County Situated In.		Cost on Books.	Market Value.
Santa Clara	-----	\$4,979 84	\$5,000 00
Santa Cruz	-----	2,136 05	2,200 00
Kern	-----	11,274 35	15,000 00
Totals	-----	\$18,390 24	\$22,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$287,342 10	\$635,900 00
San Mateo	7,119 00	17,750 00
Tulare	4,300 00	16,000 00
Santa Barbara	2,600 00	7,000 00
Monterey	15,268 30	39,000 00
San Benito	6,895 85	14,500 00
San Luis Obispo	500 00	2,000 00
Fresno	9,600 00	20,000 00
Kern	7,500 00	21,000 00
Santa Cruz	11,900 00	33,700 00
Totals	\$353,025 25	\$806,850 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Loan expense account	\$915 86
Other taxes	147 82
Insurance	133 40
Dividend depositors' accounts	109 55
Total	\$1,306 63

BANK COMMISSIONERS' EXAMINATION. (December 5, 1894.)

Resources.		Liabilities.	
Real estate.....	\$4,899 78	Capital paid up.....	\$50,000 00
Loans on real estate.....	353,964 75	Due depositors.....	323,782 24
Cash balances.....	8,041 97	Interest collected.....	7,656 12
Due from banks and bankers.....	8,580 32	Profit and loss.....	4,980 80
Furniture, fixtures, etc.....	742 95	Other liabilities.....	3 85
Expenses, taxes, etc.....	6,045 24		
Other assets.....	4,148 00		
Total resources.....	\$386,423 01	Total liabilities.....	\$386,423 01

UNION SAVINGS BANK OF SAN JOSÉ. (Incorp. Nov. 30, 1888.)

STATEMENT ON JANUARY 1ST.

H. W. WRIGHT, President.

A. FRIANT, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$95,000 00	Capital paid in coin.....	\$300,000 00
County warrants.....	11,535 18	Reserve fund.....	25,000 00
Loans on real estate.....	696,577 89	Profit and loss and contin- gent fund.....	9,127 87
Loans on stocks.....	62,428 43	Due depositors.....	743,301 33
Loans on personal security.....	122,162 85	Dividends unpaid.....	127 80
Money on hand.....	57,901 22		
Due from banks and bankers.....	22,951 43		
Furniture and fixtures.....	6,000 00		
Other assets (safe deposit vaults).....	3,000 00		
Total resources.....	\$1,077,557 00	Total liabilities.....	\$1,077,557 00

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: H. W. Wright, 462; L. M. Hale, 163; T. E. Johnson, 100; H. C. Morrell, 100; Wm. H. Wright, 100; E. A. Wheeler, 47; Henry W. Edwards, 140. Total number of shares held by the Directors is 1,112 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara.....	\$671,252 89	\$1,480,501 00
Santa Cruz.....	4,700 00	11,750 00
San Benito.....	5,000 00	22,250 00
Monterey.....	3,625 00	8,500 00
Tulare.....	2,000 00	5,600 00
Fresno.....	10,000 00	24,000 00
Totals.....	\$696,577 89	\$1,552,601 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Warrants (Santa Clara County), school.....	\$2,975 18	\$2,975 18	\$2,975 18
Warrants, Santa Clara County.....	4,900 00	4,900 00	4,900 00
Warrants, State of California.....	2,160 00	2,160 00	2,160 00
Warrants, State of Washington.....	1,500 00	1,500 00	1,500 00
Totals.....	\$11,535 18	\$11,535 18	\$11,535 18

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
100 shares Commercial and Savings Bank stock	\$3,000 00	\$2,500 00	\$5,000 00
400 shares Glenwood Lumber Co. stock	15,000 00	2,500 00	7,500 00
100 shares First National Bank stock	10,000 00	4,500 00	13,000 00
6 shares Grangers Bank (San Francisco) stock	600 00	200 00	600 00
20 shares Bank of Los Gatos stock	300 00	300 00	300 00
300 shares Home Union of San José stock	1,500 00	1,000 00	1,500 00
100 shares Horticultural Hall Association stock	2,500 00	2,000 00	2,500 00
185 shares Herald Printing and Pub. Co. stock	7,250 00	2,000 00	7,250 00
264 shares San José Light and Power Co. stock	10,560 00	4,750 00	10,560 00
55 shares Pacific Manufacturing Co. stock	5,500 00	4,500 00	5,500 00
145 shares San José Fruit Packing Co. stock	14,500 00	5,000 00	14,500 00
10 shares City Store (San José) stock	1,000 00	1,000 00	1,000 00
802 shares San José B. & L. Ass'n stock	160,400 00	32,178 43	80,200 00
Totals	\$232,110 00	\$62,428 43	\$149,410 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$12,881 36
The National Bank of Illinois, Chicago	1,425 65
Chase National Bank, New York	8,644 42
Total	\$22,951 43

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$743,301 33
2. Number of deposit accounts open January 1, 1895 (savings)	1,804
3. Number of deposit accounts opened during past year	530
5. Amount deposited during past year	\$7,678,590 00
6. Amount withdrawn during past year	\$7,716,708 00
7. Amount of dividends or interest to depositors during past year	\$20,992 00
8. Rate per cent per annum of such dividends or interest	5 per cent. Term 4 per cent. Ordinary
9. Amount of dividends to stockholders during past year	\$18,000 00
10. Rate per cent per annum of same on paid-up capital	6 per cent.
11. Amount added to reserve fund during past year	\$10,000 00
12. Amount of gross earnings during past year	\$64,860 00
13. Amount of net earnings during past year	\$28,127 00
14. Number of deposits less than \$1,000	1,663
15. Number of deposits over \$1,000 and less than \$2,000	98
16. Number of deposits over \$2,000 and less than \$5,000	34
17. Number of deposits over \$5,000	9
18. Average amount of each deposit account January 1, 1895 (savings)	\$251 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$95,000 00	Capital paid in coin	\$300,000 00
Loans on real estate	537,959 32	Reserve fund	25,000 00
Loans on stocks and bonds	88,762 50	Profit and loss and contin-	
Loans on personal security		gent fund	19,601 45
and overdrafts	221,364 70	Due depositors	707,282 67
Money on hand	52,177 63	Dividends unpaid	80 10
Due from banks and bankers	38,919 08		
Furniture and fixtures	6,000 00		
Expenses	5,157 47		
Taxes	3,623 52		
Other assets (safe deposit vaults)	3,000 00		
Total resources	\$1,051,964 22	Total liabilities	\$1,051,964 22

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: H. W. Wright, 462; L. M. Hale, 163; H. W. Edwards, 140; Wm. H. Wright, 100; T. E. Johnson, 100; H. C. Morrell, 100; E. A. Wheeler, 47. Total number of shares held by the Directors is 1,112 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$512,909 32	\$1,062,750 00
Santa Cruz	8,450 00	32,500 00
San Benito	5,000 00	11,000 00
Fresno	10,000 00	19,100 00
Tulare	1,600 00	3,750 00
Totals	\$537,959 32	\$1,129,100 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
265 shares San José B. & L. Ass'n stock	\$53,000 00	\$32,580 00	\$39,750 00
19 shares Arkansas City Milling Co. stock	1,900 00	1,000 00	1,900 00
310 shares Home Union (San José) stock	1,550 00	1,200 00	1,550 00
30 shares Gilroy Coöperative Union stock	3,000 00	1,000 00	3,000 00
500 shares Electric Improvement Co. stock	15,000 00	2,500 00	5,000 00
10 shares Commercial and Savings Bank stock	300 00	300 00	500 00
45 shares Oak Hill Improvement Co. stock	4,500 00	2,000 00	3,500 00
20 shares Bank of Los Gatos stock	1,000 00	500 00	1,000 00
131 shares San José Light and Power Co. stock	6,500 00	5,000 00	6,550 00
100 shares Horticultural Hall Association stock	1,000 00	1,000 00	1,000 00
100 shares Red Star Laundry Association stock	5,000 00	2,000 00	5,000 00
185 shares Herald Printing and Pub. Co. stock	18,500 00	4,000 00	10,000 00
70 shares San José Fruit Packing Co. stock	7,000 00	3,500 00	7,000 00
475 shares Pacific Manufacturing Co. stock	47,500 00	20,000 00	47,500 00
160 shares San José Water Co. stock	16,000 00	5,000 00	15,000 00
150 shares Sacramento Drying Co. stock	7,500 00	2,182 50	7,500 00
400 shares Glenwood Lumber Co. stock	20,000 00	2,500 00	10,000 00
7 bonds San José and Santa Clara R. R. Co.	3,500 00	2,500 00	3,500 00
Totals	\$212,800 00	\$88,762 50	\$169,250 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank, San Francisco	\$26,238 10
Chase National Bank, New York	7,462 78
The National Bank of Illinois, Chicago	5,218 20
Total	\$38,919 08

BANK COMMISSIONERS' EXAMINATION. (December 8, 1894.)

Resources.		Liabilities.	
Bank premises	\$95,000 00	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	14,039 18	Reserve fund	15,000 00
Loans and discounts	872,366 99	Due depositors	707,882 56
Cash balances	32,276 19	Public money	23,050 00
Due from banks and bankers	36,274 15	Interest collected	14,555 02
Furniture, fixtures, etc.	6,000 00	Rents, exchange, etc.	4,518 09
Expenses, taxes, etc.	8,910 66	Dividends unpaid	127 80
Other assets	3,000 00	Profit and loss	2,733 70
Total resources	\$1,067,867 17	Total liabilities	\$1,067,867 17

CALIFORNIA MORTGAGE AND SAVINGS BANK—SAN LUIS OBISPO. (Incorp. October 4, 1890.)

STATEMENT ON JANUARY 1ST.

McD. R. VENABLE, President.

L. M. KAISER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$48,248 98	Capital paid in coin	\$250,000 00
Miscellaneous stocks	19,800 00	Reserve fund	20,000 00
Loans on real estate	741,533 83	Profit and loss and contin-	
Money on hand	20,000 00	gent fund	63,442 62
Due from Commercial Bank	1,398 50	Due depositors	497,509 87
Taxes (special)	171 18	Dividends unpaid	200 00
Total resources	\$831,152 49	Total liabilities	\$831,152 49

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 25; Ernst A. Denicke, 150; Philip Rohrbacher, 250; E. W. Steele, 50; Ernest F. Tamm, 100; Peter Tognazzini, 25; H. Brunner, 45. Total number of shares held by the Directors is 645 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$31,427 11	\$56,000 00
Monterey	12,821 87	24,000 00
Santa Barbara	4,000 00	6,000 00
Totals	\$48,248 98	\$86,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	\$646,633 83	\$1,837,000 00
Santa Barbara	92,150 00	260,000 00
Monterey	2,500 00	5,000 00
Kern	250 00	800 00
Totals	\$741,533 83	\$2,102,800 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
198 shares of stock of the Commercial Bank	\$19,800 00	\$19,800 00	\$21,600 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$497,509 87
2. Number of deposit accounts open January 1, 1895	742
3. Number of deposit accounts opened during past year	413
4. Number of deposit accounts closed during past year	394
5. Amount deposited during past year	\$243,032 08
6. Amount withdrawn during past year	\$230,140 60
7. Amount of dividends or interest to depositors during past year	\$29,155 82
8. Rate per cent per annum of such dividends or interest	{ Term 5 and 6 per cent. Ordinary 4 per cent.
9. Amount of dividends to stockholders during past year	\$20,000 00
10. Rate per cent per annum of same on paid-up capital	8 per cent.
11. Amount added to reserve fund during past year	\$5,000 00
12. Amount of gross earnings during past year	\$68,850 99
13. Amount of net earnings during past year	\$21,236 60
14. Number of deposits less than \$1,000	645
15. Number of deposits over \$1,000 and less than \$2,000	52
16. Number of deposits over \$2,000 and less than \$5,000	22
17. Number of deposits over \$5,000	23
18. Average amount of each deposit account January 1, 1895	\$670 50

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$23,263 08	Capital paid in coin	\$250,000 00
Miscellaneous stocks	18,200 00	Reserve fund	20,000 00
Loans on real estate	761,903 33	Profit and loss and contin-	
Due from Commercial Bank..	19,372 30	gent fund	53,442 62
Expenses	3,849 94	Due depositors	505,125 70
Taxes	4,680 60	Rent account	2,627 82
		Special taxes	73 11
Total resources	\$831,269 25	Total liabilities	\$831,269 25

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 25; Ernst A. Denicke, 150; Philip Rohrbacher, 250; E. W. Steele, 50; Ernest F. Tamm, 100; Peter Tognazzini, 25; H. Brunner, 45. Total number of shares held by the Directors is 645 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)		Cost on Books.	Market Value.
County Situated In.			
San Luis Obispo		\$15,463 08	\$25,000 00
Monterey		4,800 00	7,000 00
Santa Barbara		3,000 00	4,500 00
Totals		\$23,263 08	\$36,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	\$644,003 33	\$1,835,000 00
Santa Barbara	92,150 00	260,000 00
Monterey	10,500 00	27,000 00
Santa Clara	15,000 00	50,000 00
Kern	250 00	800 00
Totals	\$761,903 33	\$2,172,800 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
182 shares of stock of the Commercial Bank....	\$18,200 00	\$18,200 00	\$20,000 00

BANK COMMISSIONERS' EXAMINATION. (May 16, 1895.)

Resources.		Liabilities.	
Real estate	\$49,263 08	Capital paid up	\$250,000 00
Invested in stocks, bonds, and warrants	18,200 00	Reserve fund	20,000 00
Loans on real estate	687,823 17	Due depositors	500,379 82
Due from banks and bankers..	35,887 05	Rents, exchange, etc.	2,127 82
Expenses, taxes, etc.	7,894 59	Profit and loss	26,560 25
Total resources	\$799,067 89	Total liabilities	\$799,067 89

TULARE SAVINGS BANK. (Incorp. July 10, 1890.)

STATEMENT ON JANUARY 1ST.

R. LINDER, President. W. C. AMBROSE, Vice-President. W. P. RATLIFF, Cashier.

Resources.		Liabilities.	
Bank premises	\$8,141 75	Capital paid in coin	\$11,620 00
Real estate taken for debt	3,636 43	Reserve fund	250 00
Loans on real estate	12,966 00	Profit and loss and contin-	
Money on hand	2,919 59	gent fund	1,111 30
Due from Tulare County Bank	4,000 00	Due depositors	18,941 47
Furniture and fixtures	259 00		
Total resources	\$31,922 77	Total liabilities	\$31,922 77

The amount of capital stock is \$100,000; amount subscribed is \$58,100; amount paid in coin is \$11,620. The total number of shares of stock issued is 531 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: R. Linder, 62; W. C. Ambrose, 12; W. L. Smith, 88; E. W. Root, 50; M. M. Burnett, 49; C. F. Taggart, 12; W. P. Ratliff, 50. Total number of shares held by the Directors is 323 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	\$3,636 43	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	\$12,966 00	\$28,000 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$18,941 47
2. Number of deposit accounts open January 1, 1895	111
3. Number of deposit accounts opened during past year	51
4. Number of deposit accounts closed during past year	64
5. Amount deposited during past year	\$17,308 91
6. Amount withdrawn during past year	\$22,338 81
7. Amount of dividends or interest to depositors during past year	\$926 64
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div>
9. Amount of dividends to stockholders during past year	6 per cent.
11. Amount added to reserve fund during past year	3 per cent.
12. Amount of gross earnings during past year	Nothing.
13. Amount of net earnings during past year	\$1,065 10
14. Number of deposits less than \$1,000	None.
15. Number of deposits over \$1,000 and less than \$2,000	108
16. Number of deposits over \$2,000 and less than \$5,000	2
17. Number of deposits over \$5,000	1
18. Average amount of each deposit account January 1, 1895	None.
	\$170 64

STATEMENT ON JUNE 17TH.

W. L. SMITH, President.

W. P. RATLIFF, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$8,141 75	Capital paid in coin.....	\$11,620 00
Real estate taken for debt.....	3,655 63	Reserve fund.....	250 00
Loans on real estate.....	12,916 00	Profit and loss and contin-	
Money on hand.....	1,165 09	gent fund.....	1,111 30
Due from Tulare County Bank.....	7,500 00	Due depositors.....	20,751 68
Furniture and fixtures.....	259 00		
Expenses.....	66 25		
Taxes.....	20 73		
Other assets.....	8 53		
Total resources.....	\$33,732 98	Total liabilities.....	\$33,732 98

The amount of capital stock is \$100,000; amount subscribed is \$58,100; amount paid in coin is \$11,620. The total number of shares of stock issued is 581 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: W. L. Smith, 88; W. C. Ambrose, 12; E. W. Root, 50; L. Rothemel, 50; M. M. Burnett, 49; C. F. Taggart, 12; W. P. Ratliff, 50. Total number of shares held by the Directors is 311 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Tulare.....	\$3,655 63	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Tulare.....	\$12,916 00	\$28,000 00

BANK COMMISSIONERS' EXAMINATION. (March 20, 1895.)

Resources.		Liabilities.	
Real estate.....	\$11,797 38	Capital paid up.....	\$11,620 00
Loans on real estate.....	12,925 00	Reserve fund.....	250 00
Cash balances.....	2,714 70	Due depositors.....	22,780 26
Due from banks and bankers.....	8,000 00	Profit and loss.....	1,111 30
Furniture, fixtures, etc.....	259 00		
Expenses, taxes, etc.....	34 25		
Other assets.....	31 23		
Total resources.....	\$35,761 56	Total liabilities.....	\$35,761 56

VISALIA SAVINGS BANK. (Incorp. January 27, 1891.)

STATEMENT ON JANUARY 1ST.

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$17,267 00	Capital paid in coin.....	\$5,000 00
Loans on real estate.....	77,995 75	Profit and loss and contin-	
Money on hand.....	6,529 27	gent fund.....	890 36
		Due depositors.....	95,901 66
Total resources.....	\$101,792 02	Total liabilities.....	\$101,792 02

The amount of capital stock is \$100,000; amount subscribed is \$50,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 100; C. Burrel (estate of), 100; S. C. Brown, 100; J. D. Hyde, 100; C. J. Giddings, 100. Total number of shares held by the Directors is 500 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	\$17,267 00	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	\$71,295 75	\$125,000 00
Kings	3,900 00	5,000 00
Fresno	2,500 00	4,000 00
Kern	300 00	500 00
Totals	\$77,995 75	\$134,500 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$95,901 66
2. Number of deposit accounts open January 1, 1895	272
3. Number of deposit accounts opened during past year	116
4. Number of deposit accounts closed during past year	110
5. Amount deposited during past year	\$78,382 93
6. Amount withdrawn during past year	\$66,025 80
7. Amount of dividends or interest to depositors during past year	\$3,839 64
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div> <div> <div>5 per cent.</div> <div>5 per cent.</div> </div>
9. Amount of dividends to stockholders during past year	None.
12. Amount of gross earnings during past year	\$7,828 65
13. Amount of net earnings during past year	\$3,969 17
14. Number of deposits less than \$1,000	248
15. Number of deposits over \$1,000 and less than \$2,000	16
16. Number of deposits over \$2,000 and less than \$5,000	6
17. Number of deposits over \$5,000	2
18. Average amount of each deposit account January 1, 1895	\$352. ⁵⁷³ / ₁₀₀₀

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$17,830 16	Capital paid in coin	\$5,000 00
Loans on real estate	74,995 75	Profit and loss and contin-	
Money on hand	9,896 76	gent fund	3,822 35
Expenses	93 65	Due depositors	93,993 97
Total resources	\$102,816 32	Total liabilities	\$102,816 32

The amount of capital stock is \$100,000; amount subscribed is \$50,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 100; C. Burrel (estate of), 100; J. D. Hyde, 100; S. C. Brown, 100; C. J. Giddings, 100. Total number of shares held by the Directors is 500 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	\$17,267 00	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	\$70,895 75	\$100,000 00
Kings	3,800 00	5,000 00
Kern	300 00	500 00
Totals	\$74,995 75	\$105,500 00

BANK COMMISSIONERS' EXAMINATION. (March 22, 1895.)

Resources.		Liabilities.	
Real estate	\$17,830 16	Capital paid up	\$5,000 00
Loans on real estate	76,395 75	Due depositors	94,356 56
Cash balances	7,719 11	Interest collected	1,741 75
Expenses, taxes, etc.	43 65	Profit and loss	890 36
Total resources	\$101,988 67	Total liabilities	\$101,988 67

PAJARO VALLEY SAVINGS AND LOAN SOCIETY—WATSON-VILLE. (Incorp. July 19, 1888.)

STATEMENT ON JANUARY 1st.

JOHN T. PORTER, President.

J. J. MOREY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$10,018 65	Capital paid in coin	\$10,000 00
Loans on real estate	95,796 40	Reserve fund	9,860 63
Due from Pajaro Valley Bank ..	15,350 34	Due depositors	101,450 76
Furniture and fixtures	150 00	Dividends unpaid	4 00
Total resources	\$121,315 39	Total liabilities	\$121,315 39

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: John T. Porter, 204; A. B. Chalmers, 106; P. McAllister, 100; Peter Cox, 50; W. R. Porter, 48. Total number of shares held by the Directors is 508 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey	\$10,018 65	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$51,246 40	\$100,000 00
Monterey	36,400 00	75,000 00
Yuba	8,000 00	30,000 00
Fresno	150 00	500 00
Totals	\$95,796 40	\$205,500 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$101,450 76
2. Number of deposit accounts open January 1, 1895	290
3. Number of deposit accounts opened during past year	96
4. Number of deposit accounts closed during past year	66
5. Amount deposited during past year	\$56,876 62
6. Amount withdrawn during past year	\$50,602 07
7. Amount of dividends or interest to depositors during past year	\$3,700 20
8. Rate per cent per annum of such dividends or interest (Term	4½ per cent.
..... (Ordinary	4 per cent.
9. Amount of dividends to stockholders during past year	\$1,000 00
10. Rate per cent per annum of same on paid-up capital	10 per cent.
12. Amount of gross earnings during past year	\$6,906 79
14. Number of deposits less than \$1,000	265
15. Number of deposits over \$1,000 and less than \$2,000	17
16. Number of deposits over \$2,000 and less than \$5,000	7
17. Number of deposits over \$5,000	1
18. Average amount of each deposit account January 1, 1895	\$349 83

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$9,712 05	Capital paid in coin	\$10,000 00
Loans on real estate	103,235 00	Profit and loss and contin-	
Money on deposit with Pajaro		gent fund	9,360 63
Valley Bank, Treasurer	25,252 25	Due depositors	117,459 31
Furniture and fixtures	150 00	Dividends unpaid	57 00
Expenses	524 10	Other liabilities (interest col-	
Taxes	511 75	lected)	2,508 21
Total resources	\$139,385 15	Total liabilities	\$139,385 15

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Porter, 208; P. McAllister, 100; A. B. Chalmers, 106; W. R. Porter, 48; P. Cox, 20. Total number of shares held by the Directors is 482 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey	\$9,712 05	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$56,500 00	\$125,000 00
Monterey	37,800 00	75,000 00
Yuba	8,000 00	25,000 00
San Benito	470 00	1,500 00
Fresno	465 00	1,500 00
Totals	\$103,235 00	\$228,000 00

BANK COMMISSIONERS' EXAMINATION. (July 16, 1894.)

Resources.		Liabilities.	
Real estate	\$8,159 60	Capital paid up	\$10,000 00
Loans on real estate	80,376 40	Due depositors	89,628 59
Due from banks and bankers	20,054 16	Interest collected	127 89
Furniture, fixtures, etc.	150 00	Dividends unpaid	91 00
		Profit and loss	8,892 68
Total resources	\$108,740 16	Total liabilities	\$108,740 16

WATSONVILLE SAVINGS BANK. (Incorp. December 9, 1890.)

STATEMENT ON JANUARY 1ST.

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$112,325 24	Capital paid in coin	\$10,000 00
Due from Bank of Watsonville	22,927 37	Profit and loss and contingent fund	1,464 06
		Due depositors	123,788 55
Total resources	\$135,252 61	Total liabilities	\$135,252 61

The amount of capital stock is \$10,000; amount subscribed is \$10,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 125; H. S. Fletcher, 125; W. G. Hudson, 125; Thomas Snodgrass, 125; Lucius Sanborn, 125; Owen Tuttle, 125; Edward White, 125. Total number of shares held by the Directors is 875 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$69,825 24	\$150,000 00
Monterey	39,000 00	100,000 00
Santa Barbara	3,500 00	20,000 00
Totals	\$112,325 24	\$270,000 00

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$123,788 55
2. Number of deposit accounts open January 1, 1895	344
3. Number of deposit accounts opened during past year	129
4. Number of deposit accounts closed during past year	83
5. Amount deposited during past year	\$105,026 19
6. Amount withdrawn during past year	\$95,437 24
7. Amount of dividends or interest to depositors during past year	\$4,028 48
8. Rate per cent per annum of such dividends or interest { Term	4½ per cent.

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on real estate	\$90,875 24	Capital paid in coin	\$10,000 00
Due from Bank of Watsonville	61,009 78	Profit and loss and contingent fund	1,464 06
Expenses	45 00	Due depositors	135,154 77
		Other liabilities (interest collected)	5,311 19
Total resources	\$151,930 02	Total liabilities	\$151,930 02

The amount of capital stock is \$10,000; amount subscribed is \$10,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 125; H. S. Fletcher, 125; W. G. Hudson, 125; L. Sanborn, 125; Thos. Snodgrass, 125; Owen Tuttle, 125; Edward White, 125. Total number of shares held by the Directors is 875 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$74,575 24	\$180,000 00
Monterey	19,200 00	45,000 00
Santa Barbara	3,500 00	20,000 00
Totals	\$97,275 24	\$245,000 00

BANK COMMISSIONERS' EXAMINATION. (July 16, 1894.)

Resources.		Liabilities.	
Loans on real estate	\$103,225 24	Capital paid up	\$10,000 00
Due from banks and bankers	21,103 56	Due depositors	112,941 32
		Interest collected	10 29
		Profit and loss	1,377 19
Total resources	\$124,328 80	Total liabilities	\$124,328 80

YOLO COUNTY SAVINGS BANK—WOODLAND. (Incorp. December 9, 1891.)

STATEMENT ON JANUARY 1ST.

A. D. PORTER, President.

J. I. McCONNELL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$12,000 00	Capital paid in coin	\$60,000 00
County warrants	3,350 18	Profit and loss and contin-	
Loans on real estate	129,689 71	gent fund	7,530 86
Loans on stocks and bonds	23,830 78	Due banks and bankers	128,653 89
Loans on other securities	10,250 00		
Money on hand	5,006 59		
Checks and other cash items	15 00		
Due from banks and bankers	10,451 59		
Furniture and fixtures	1,590 90		
Total resources	\$196,184 75	Total liabilities	\$196,184 75

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 600 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. D. Porter, 315; D. N. Hershey, 150; M. T. Emmert, 100; H. C. Gable, 200; Ames W. Gable, 200; H. W. Laugenour, 300; E. C. Laugenour, 500; G. W. Woodard, 200; John Wohlfrom, 300. Total number of shares held by the Directors is 2,265 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yolo.....	\$12,000 00	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sutter.....	\$35,000 00	\$75,000 00
Colusa.....	3,000 00	7,500 00
Solano.....	4,000 00	8,000 00
Fresno.....	7,000 00	12,000 00
Yolo.....	80,689 71	140,000 00
Totals.....	\$129,689 71	\$242,500 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants.....	\$3,500 00	\$3,350 18	\$3,500 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Bank of Yolo stock.....	\$7,500 00	\$8,070 78	\$11,250 00
Alta Irrigation District bonds.....	24,500 00	13,500 00	18,375 00
Fresno Flume and Irrigation District bonds...	6,000 00	2,260 00	3,000 00
Totals.....	\$38,000 00	\$23,830 78	\$32,625 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat insured in warehouse.....	\$10,250 00	\$16,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Yolo, Woodland.....	\$6,612 02
Anglo-Californian Bank (Limited) San Francisco	3,839 57
Total.....	\$10,451 59

STATISTICAL INFORMATION.

1. Total deposits January 1, 1895	\$129,689 71				
2. Number of deposit accounts open January 1, 1895.....	465				
3. Number of deposit accounts opened during past year.....	211				
4. Number of deposit accounts closed during past year.....	272				
5. Amount deposited during past year.....	\$353,352 90				
6. Amount withdrawn during past year.....	\$338,411 09				
7. Amount of dividends or interest to depositors during past year	\$3,310 10				
8. Rate per cent per annum of such dividends or interest	<table> <tr> <td>Term</td><td>4½ per cent.</td></tr> <tr> <td>Ordinary</td><td>3½ per cent.</td></tr> </table>	Term	4½ per cent.	Ordinary	3½ per cent.
Term	4½ per cent.				
Ordinary	3½ per cent.				
11. Amount added to reserve fund during past year	\$12,500 00				
12. Amount of gross earnings during past year	\$5,420 00				
13. Amount of net earnings during past year	441				
14. Number of deposits less than \$1,000	17				
15. Number of deposits over \$1,000 and less than \$2,000	6				
16. Number of deposits over \$2,000 and less than \$5,000	1				
17. Number of deposits over \$5,000	1				
18. Average amount of each deposit account January 1, 1895	\$280 00				

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$12,000 00	Capital paid in coin	\$60,000 00
County warrants	602 32	Profit and loss and contin-	
Loans on real estate	143,153 91	gent fund	7,530 86
Loans on stocks and bonds	21,270 78	Due depositors	132,892 43
Loans on other securities	8,873 00	Other liabilities	66 93
Money on hand	748 98	Interest collected	3,689 66
Due from banks and bankers	14,162 08		
Furniture and fixtures	1,588 40		
Expenses	1,088 50		
Taxes	551 91		
Other assets	140 00		
Total resources	\$204,179 88	Total liabilities	\$204,179 88

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 600 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. D. Porter, 315; D. N. Hershey, 150; H. C. Gable, 200; A. W. Gable, 200; H. W. Lauge-nour, 300; M. T. Emmert, 100; E. C. Laugenour, 500; J. F. Hink, 60; John Wohlfrom, 300. Total number of shares held by the Directors is 2,125 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yolo	\$12,000 00	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano	\$4,000 00	\$6,000 00
Colusa	3,000 00	4,000 00
Fresno	7,000 00	8,500 00
Sutter	35,000 00	50,000 00
Yolo	94,153 91	140,000 00
Totals	\$143,153 91	\$208,500 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Yolo County warrants	\$640 86	\$602 32	\$602 32

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Bank of Yolo stock	\$7,500 00	\$7,770 78	\$11,250 00
Alta Irrigation bonds	24,500 00	13,500 00	18,375 00
Totals	\$32,000 00	\$21,270 78	\$29,625 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse	\$8,873 00	\$11,093 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Yolo, Woodland	\$10,540 04
Anglo-Californian Bank (Limited) San Francisco	3,622 04
Total	\$14,162 08

BANK COMMISSIONERS' EXAMINATION. (July 30, 1894.)

Resources.	Liabilities.
Invested in stocks, bonds, and warrants ----- \$358 00 Loans on real estate ----- 156,268 08 Cash balances ----- 2,582 06 Due from banks and bankers.. 3,352 66 Furniture, fixtures, etc. 1,590 90 Expenses, taxes, etc. 84 40	Capital paid up ----- \$60,000 00 Due depositors ----- 98,468 16 Interest collected ----- 472 50 Profit and loss ----- 5,272 12 Other liabilities ----- 23 32
Total resources ----- \$164,236 10	Total liabilities ----- \$164,236 10

SEMI-ANNUAL REPORTS AND EXAMINATIONS
OF THE
COMMERCIAL BANKS OF CALIFORNIA.

[ARRANGED ALPHABETICALLY BY CITIES AND TOWNS.]

REPORTS OF COMMERCIAL BANKS.

AMERICAN BANK AND TRUST COMPANY—SAN FRANCISCO. (Incorp. December 8, 1887.)

STATEMENT ON JANUARY 1ST.

EDWIN FRETWELL, President.

JAMES J. FAGAN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$12,070 80	Capital paid in coin	\$426,800 00
Miscellaneous bonds and stocks	26,706 25	Reserve fund	55,000 00
Loans on real estate	85,500 00	Profit and loss and contin- gent fund	12,894 72
Loans on stocks and bonds	87,500 00	Due depositors	355,878 03
Loans on personal security and overdrafts	475,744 36	Dividends unpaid	138 00
Money on hand	114,735 95		
Due from banks and bankers	42,453 39		
Furniture and fixtures	6,000 00		
Total resources	\$850,710 75	Total liabilities	\$850,710 75

The amount of capital stock is \$500,000; amount subscribed is \$426,800; amount paid in coin is \$426,800. The total number of shares of stock issued is 4,268 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edwin Fretwell, 1,557; O. D. Baldwin, 118; David Kerr, 100; Abner Doble, 60; M. E. Marshall, 200; J. W. Farren, 100; J. H. Garrett, 20. Total number of shares held by the Directors is 2,155 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Alameda	\$8,070 80
Colusa	4,000 00
Total	\$12,070 80

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Francisco	\$47,000 00
Fresno	13,500 00
San Joaquin	15,000 00
Alameda	10,000 00
Total	\$85,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.
640 shares Belvidere Land Co. stock	\$15,900 00
60 shares Natoma Vineyard Co. stock	5,006 25
2 bonds Natoma Vineyard Co.	1,000 00
50 shares Spring Valley Water Co. stock	4,800 00
Total	\$26,706 25

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.
Sundry bonds and shares of various corporations in the State, worth considerably more than the amount loaned.....	\$87,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
United States National Bank, New York.....	\$19,417 11
American Exchange National Bank, Chicago.....	11,502 64
National Bank of Redemption, Boston.....	871 43
Sundry banks.....	10,662 21
Total.....	\$42,453 39

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt.....	\$11,983 80	Capital paid in coin.....	\$426,800 00
Miscellaneous bonds and stocks.....	21,676 25	Reserve fund.....	55,000 00
Loans on real estate.....	97,000 00	Profit and loss and contingent fund.....	9,259 19
Loans on stocks and bonds.....	20,000 00	Due depositors.....	312,982 84
Loans on personal security and overdrafts.....	511,565 50		
Money on hand.....	90,407 17		
Due from banks and bankers.....	45,409 31		
Furniture and fixtures.....	6,000 00		
Total resources.....	\$804,042 03	Total liabilities.....	\$804,042 03

The amount of capital stock is \$500,000; amount subscribed is \$426,800; amount paid in coin is \$426,800. The total number of shares of stock issued is 4,268 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edwin Fretwell, 1,557; O. D. Baldwin, 118; David Kerr, 105; Abner Doble, 60; J. W. Farren, 100; M. E. Marshall, 200; Jas. Gamble, 50. Total number of shares held by the Directors is 2,190 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Alameda.....	\$7,983 80
Colusa.....	4,000 00
Total.....	\$11,983 80

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno.....	\$20,000 00	\$60,000 00
San Francisco.....	40,000 00	70,000 00
San Joaquin.....	15,000 00	32,000 00
Alameda.....	22,000 00	50,000 00
Totals.....	\$97,000 00	\$212,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.
640 shares Belvidere Land Co. stock.....	\$15,900 00
60 shares Natoma Vineyard Co. stock, and 2 bonds.....	5,776 25
Total.....	\$21,676 25

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.
Spring Valley bonds, building and loan stock, etc.....	\$20,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Sundry banks	\$9,945 55
Merchants National Bank, New York	23,706 16
United States National Bank, New York	2,692 18
American Exchange National Bank, Chicago	4,583 06
National Bank of Redemption, Boston	4,482 36
Total	\$45,409 31

BANK COMMISSIONERS' EXAMINATION. (May 20, 1895.)

Resources.		Liabilities.	
Real estate	\$11,983 80	Capital paid up	\$426,800 00
Invested in stocks, bonds, and warrants	21,676 25	Reserve fund	55,000 00
Loans and discounts	616,874 73	Due depositors	316,289 79
Cash balances	90,558 82	Rents, exchange, etc.	15,523 11
Due from banks and bankers	59,251 19	Interest collected	1,532 40
Furniture, fixtures, etc.	6,000 00	Profit and loss	90 72
Expenses, taxes, etc.	8,891 23		
Total resources	\$815,236 02	Total liabilities	\$815,236 02

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED). (Incorp. April 5, 1873.)

STATEMENT ON JANUARY 1ST.

IGNATZ STEINHART and P. N. LILIENTHAL.....Managers.

Resources.		Liabilities.	
Bank premises	\$71,686 16	Due head office, London	\$3,721,650 16
Real estate taken for debt	23,401 00	Contingent fund, less profit and loss	175,953 02
United States bonds	6,297 50	Due depositors	3,537,896 30
Miscellaneous bonds and stocks	99,380 00	Due banks and bankers	419,418 74
Loans on real estate	540,632 01	Other liabilities	18,214 03
Loans on stocks, bonds, and warrants	1,063,736 20		
Loans on other securities (grain, etc.)	351,375 70		
Loans on personal security and overdrafts	2,639,201 95		
Money on hand	1,537,476 94		
Due from banks and bankers	640,124 34		
Furniture and fixtures	7,326 44		
Bullion in transit	325,115 46		
Due on letters of credit	505,295 63		
Other assets	62,082 92		
Total resources	\$7,873,132 25	Total liabilities	\$7,873,132 25

The amount of capital stock authorized is £1,200,000; amount subscribed is £600,000; amount paid in coin is £300,300. The total number of shares of stock issued is 29,970 £10 ordinary, 600 £1 deferred shares; the amount paid on each share of stock is £10 for ordinary, £1 for deferred.

The names of the Directors are as follows: Isaac Seligman, C. H. Lushington, J. S. Montefiori, and J. Simon. Stock books are kept in London, and this office has no record of them.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	(Exclusive of bank premises.)	Cost on Books.
San Francisco.....		\$13,500 00
Fresno		3,200 00
Lassen		4,000 00
Sierra		1 00
Marin		2,500 00
Alameda		200 00
Total		\$23,401 00

LOANS ON REAL ESTATE BY COUNTIES.

	Amt. Loaned.
Situated in the State of Washington; San Francisco, Sonoma, San Luis Obispo, Alameda, Fresno, Santa Barbara, and other counties in the State of California, of a value exceeding amount advanced.....	\$540,632 01

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
United States bonds.....	\$5,500 00	\$6,297 50
Metropolitan Railway bonds.....	50,000 00	51,500 00
Kern County bonds	46,000 00	47,380 00
Navarro Mill Company bonds.....	1,000 00	500 00
Totals	\$102,500 00	\$105,677 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.
Shares in various corporations, bonds of various corporations, and sundry warrants, worth fully amount advanced.....	\$1,063,736 20

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Consisting of merchandise in warehouse and in transit, wheat, canned goods, iron, etc., of a value exceeding amount advanced.....	\$351,375 70

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Representing balances due us from agents and correspondents in the large Eastern cities and foreign countries.....	\$640,124 34

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Collection account	\$55,306 40
Interim account.....	6,776 52
Total	\$62,082 92

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$71,891 16	Due head office, London.....	\$3,682,581 71
Real estate taken for debt.....	66,059 85	Profit and loss and contin-	
United States bonds.....	6,187 50	gent fund.....	199,035 96
Miscellaneous bonds.....	104,028 90	Due depositors.....	3,567,944 18
Loans on real estate.....	617,949 23	Due banks and bankers.....	504,453 90
Loans on stocks, bonds, and		Other liabilities.....	150,431 55
warrants.....	884,946 20		
Loans on other securities			
(grain, etc.).....	301,377 35		
Loans on personal security			
and overdrafts.....	2,687,176 43		
Money on hand.....	1,623,345 95		
Due from banks and bankers.....	757,224 21		
Furniture and fixtures.....	7,326 44		
Bullion on hand and in transit	474,143 41		
Due on letters of credit.....	347,828 83		
Other assets (collections).....	57,738 51		
Profit and loss items.....	97,223 33		
Total resources.....	\$8,104,447 30	Total liabilities.....	\$8,104,447 30

The amount of capital stock authorized is £1,200,000; amount subscribed is £600,000; amount paid in coin is £300,300. The total number of shares of stock issued is 29,970 £10 ordinary, 600 £1 deferred shares; the amount paid on each share of stock is £10 for ordinary, £1 for deferred.

The names of the Directors are as follows: Isaac Seligman, C. H. Lushington, J. S. Montefiori, and J. Simon. The stock books are kept in London, and this branch has no record of them.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco.....	\$17,500 00
Sierra.....	1 00
Fresno.....	3,200 00
Marin.....	2,500 00
Alameda.....	300 00
Seattle (Washington).....	42,500 00
Taxes and expenses.....	58 85
Totals.....	\$66,059 85

LOANS ON REAL ESTATE BY COUNTIES.

	Amt. Loaned.
Situated in the State of Washington, and counties of San Francisco, Monterey, Amador, Santa Clara, Sonoma, and Solano, of a value exceeding amount advanced.....	\$617,949 23

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
Metropolitan Railway Company bonds.....	\$44,000 00	\$44,000 00
Kern County bonds.....	46,000 00	46,000 00
Navarro Mill Company bonds.....	1,000 00	500 00
Barton Estate Company bonds.....	10,000 00	7,792 99
United States 4 per cent coupon bonds.....	5,500 00	6,187 50
Japanese bonds.....	10,000 00	4,631 75
Interest and profits on above included in account.....		1,104 16
Totals.....	\$116,500 00	\$110,216 40

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.
Shares in various corporations, bonds of various corporations, and sundry warrants.....	\$884,946 20

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Consisting of merchandise in warehouses and in transit, wheat, canned goods, iron, etc., of a value exceeding amount advanced.....	\$301,377 35

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Representing balances due us by agents and correspondents in the large Eastern cities and foreign countries.....	\$757,224 21

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Collections and profit and loss items.....	\$154,961 84	\$154,961 84

BANK COMMISSIONERS' EXAMINATION. (July 11, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$73,065 73	Due head office, London.....	\$3,036,839 29
Other real estate.....	23,180 00	Due depositors.....	3,175,370 46
Invested in stocks, bonds, and warrants.....	42,042 40	Due banks and bankers.....	371,675 65
Loans and discounts.....	3,853,839 75	Rents, exchange, etc.	3,709 27
Cash balances.....	1,399,133 98	Profit and loss.....	280,635 36
Due from banks and bankers.....	772,300 93	Other liabilities.....	110,865 30
Furniture, fixtures, etc.....	7,514 30		
Other assets.....	88,369 57		
Letters of credit.....	171,425 36		
China and Mexican bullion.....	548,223 31		
Total resources.....	\$6,979,095 33	Total liabilities.....	\$6,979,095 33

BANK OF CALIFORNIA—SAN FRANCISCO. (Incorp. June, 1864.)

STATEMENT ON JANUARY 1ST.

WILLIAM ALVORD, President.

THOMAS BROWN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$250,000 00	Capital paid in coin.....	\$3,000,000 00
Real estate taken for debt....	74,810 64	Reserve fund.....	1,000,000 00
United States bonds.....	412,644 02	Profit and loss and contingent fund.....	2,162,645 42
Miscellaneous bonds and stocks.....	1,156,529 53	Due depositors.....	8,813,754 21
Loans on real estate.....	613,557 73	Due banks and bankers.....	1,061,434 00
Loans on stocks and bonds.....	1,958,108 13	Dividends unpaid.....	8,883 00
Loans on other securities.....	708,477 06	Other liabilities.....	11,000 00
Loans on personal security and overdrafts.....	4,811,919 59	Acceptances under letters of credit.....	179,328 85
Money on hand.....	4,755,860 02		
Due from banks and bankers..	1,304,637 52		
Other assets.....	180,501 24		
Total resources.....	\$16,237,045 48	Total liabilities.....	\$16,237,045 48

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 152; James M. Allen, 2,043; Charles R. Bishop, 800; Antoine Borel, 200; Adam Grant, 300; A. K. P. Harmon, 100; H. H. Hewlett, 435; Meyer Lewis, 900; F. G. Newlands, 100; James B. Randol, 100; George Whittell, 250. Total number of shares held by the Directors is 5,380 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	\$2,100 00	\$80,000 00
Marin	6,724 13	
San Diego	4,195 42	
San Francisco	60,791 09	
State of Washington	1,000 00	
Totals	\$74,810 64	\$80,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$6,620 00	\$750,000 00
El Dorado	30,000 00	
Fresno	82,356 51	
Glenn	2,500 00	
Marin	7,153 92	
Merced	6,302 16	
Santa Clara	76,818 99	
San Francisco	63,675 15	
Santa Barbara	140,000 00	
San Diego	300 00	
San Bernardino	17,000 00	
Sonoma	5,000 00	
States of Idaho and Nevada	75,831 00	
State of Washington	100,000 00	
Totals	\$613,557 73	\$750,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States coupon 4 per cent bonds	\$1,000 00	\$1,142 50	\$2,250,000 00
United States registered 5 per cent bonds	350,000 00	411,501 52	
Los Angeles Con'd Electric Railway bonds	161,000 00	137,378 50	
City of San Francisco, Dupont Street bonds	17,000 00	15,003 75	
Receiver's certificates Con. Piedmont Cable Co.	5,000 00	5,000 00	
29,975 shares S. F. and Fresno Land Co. stock		469,107 56	
27,310 shares Novato Land Co. stock		5,462 00	
4,941 shares San Joaquin and Kings River Canal Co. stock		4,279 77	
1,000 shares Vulcan Powder Co. stock		6,500 00	
375 shares West Coast Lumber Co. stock		3,763 50	
100 shares Napa Valley Wine Co. stock		10,034 45	
Prussian and Dutch consols		500,000 00	
Totals		\$1,569,173 55	\$2,250,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
American River Land and Lumber Co. stock, Folsom Water Power Co. stock, Risdon Iron and Locomotive Works stock, Sutter and Geary Street Railroads stock, Southern Pacific Railroad Co. bonds, Virginia and Truckee Railroad Co. stock, Sugar Plantation stock, San José Fruit Packing Co. stock, North Pacific Coast Railroad Co. stock, Southern Railway Co. stock, San Francisco and North Pacific Railroad Co. stock, First National Bank (Reno) stock, First National Bank (Fresno) stock, Colusa County Bank stock, Bank of Willows stock, San Francisco Savings Union stock, and various other bonds and stocks	\$1,906,908 13	\$2,300,000 00
Mining stocks	61,200 00	
Totals	\$1,968,108 13	\$2,300,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts, bills of lading, collateral notes, vessels, warrants, assignments, etc.....	\$708,477 06	\$1,000,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of New York, N. B. A., New York.....	\$286,330 62
Laidlaw & Co., New York.....	339,090 48
Tremont National Bank, Boston.....	19,495 00
Union National Bank, Chicago.....	34,680 12
Illinois Trust and Savings Bank, Chicago.....	40,109 94
National Bank of the Republic, Philadelphia.....	3,789 19
National Exchange Bank, Baltimore.....	8,154 85
First National Bank, Omaha.....	10,984 07
N. M. Rothschild & Sons, London.....	383,939 46
De Rothschild Frères, Paris.....	3,823 50
Bank of Ireland, Dublin.....	2,784 48
Chartered Bank of India, Australia, and China, Hong Kong.....	2,653 89
Bank of New Zealand, Auckland.....	1,423 94
Bank of New Zealand, Sydney.....	2,387 49
Sundry banks and bankers.....	164,990 49
Total.....	\$1,304,637 52

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Face Value.
Life insurance.....	\$40,327 85	\$132,105 00
Merchandise, letters of credit.....	140,173 39	140,173 39
Totals.....	\$180,501 24	\$272,278 39

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$250,000 00	Capital paid in coin.....	\$3,000,000 00
Real estate taken for debt.....	75,142 60	Reserve fund.....	1,000,000 00
United States bonds.....	408,269 02	Profit and loss and contin-	
Miscellaneous bonds and		gent fund.....	2,215,748 49
stocks.....	1,651,271 90	Due depositors.....	10,208,841 99
City San Francisco warrants.....	90,258 84	Due banks and bankers.....	951,305 87
Loans on real estate.....	630,724 34	Dividends unpaid.....	9,465 00
Loans on stocks and bonds.....	1,510,635 94	Other liabilities.....	401,422 64
Loans on other securities.....	775,572 35		
Loans on personal security			
and overdrafts.....	5,206,586 16		
Money on hand.....	5,197,485 88		
Due from banks and bankers.....	1,645,586 12		
Other assets.....	345,250 84		
Total resources.....	\$17,786,783 99	Total liabilities.....	\$17,786,783 99

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Alvord, 152; James M. Allen, 1,813; Charles R. Bishop, 800; Antoine Borel, 200; Adam Grant, 300; A. K. P. Harmon, 100; H. H. Hewlett, 435; Edw. W. Hopkins, 550; Meyer Lewis, 900; F. G. Newlands, 100; Geo. Whittell, 200. Total number of shares held by the Directors is 5,550 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	\$2,157 63	\$80,000 00
Marin	6,996 93	
San Diego	4,195 42	
San Francisco	60,792 62	
State of Washington	1,000 00	
Totals	\$75,142 60	\$80,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$4,220 00	\$750,000 00
Colusa	2,500 00	
El Dorado	30,000 00	
Fresno	56,948 00	
Marin	7,153 92	
Mendocino	50,000 00	
Merced	6,302 16	
Monterey	2,000 00	
Santa Clara	66,818 99	
San Francisco	10,500 00	
San Diego	200 00	
Santa Barbara	140,000 00	
Sonoma	5,000 00	
State of Washington	160,644 00	
States of Idaho and Nevada	71,524 50	
Assignment of mortgages	16,912 77	
Totals	\$630,724 34	\$750,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States bonds, 4 per cent, of 1907	\$1,000 00	\$1,142 50	\$2,500,000 00
United States bonds, 5 per cent	350,000 00	407,126 52	
Los Angeles Con. Electric Railway Co. bonds	161,000 00	137,120 87	
City of San Francisco, Dupont Street bonds	17,000 00	15,003 75	
Sharon estate, 5 per cent bonds	500,000 00	500,000 00	
Prussian and Dutch consols	500,000 00	500,000 00	
29,975 shares San Francisco and Fresno Land Co. stock		469,107 56	
27,310 shares Novato Land Co. stock		5,462 00	
4,941 shares San Joaquin and Kings River Canal Co. stock		4,279 77	
1,000 shares Vulcan Powder Co. stock		6,500 00	
375 shares West Coast Lumber Co. stock		3,763 50	
100 shares Napa Valley Wine Co. stock		10,034 45	
Totals		\$2,059,540 92	\$2,500,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
American River Land and Lumber Co. stock, Folsom Water Power Co. stock, Sutter and Geary Street Railroads stock, Sugar Plantation stock, San José Fruit Packing Co. stock, San Francisco and Northern Pacific Railroad stock, Pacific Rolling Mill Co. stock, Southern Pacific Co. bonds, Grangers Business Association stock, Black Diamond Coal Mining Co. stock, Bellingham Bay and British Columbia Railroad stock, First National Bank (Fresno) stock, Colusa County Bank stock, San Francisco Savings Union stock, Donohoe-Kelly Banking Co. stock, Puget Sound National Bank (Seattle) stock, and various other bank, railroad, gas, and water stocks	\$1,456,901 43	\$2,000,000 00
Mining stocks	53,734 51	
Totals	\$1,510,635 94	\$2,000,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Warehouse receipts, bills of lading, collateral notes, etc.....	\$775,572 35

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of New York, N. B. A., New York.....	\$350,000 00
Laidlaw & Co., New York.....	663,696 59
Tremont National Bank, Boston.....	36,396 99
Union National Bank, Chicago.....	37,726 92
Illinois Trust and Savings Bank, Chicago.....	166 87
National Bank of the Republic, Philadelphia.....	2,532 95
Ladd & Tilton, Portland, Oregon.....	56,618 48
N. M. Rothschild & Sons, London.....	282,498 36
De Rothschild Frères, Paris.....	6,651 27
Bank of Ireland, Dublin.....	5,005 25
Chartered Bank of India, Australia, and China, Hong Kong.....	124,072 57
Bank of New Zealand, Auckland.....	3,130 46
Bank of New Zealand, Sydney.....	13,967 37
Sundry foreign accounts.....	25,812 47
Sundry domestic accounts.....	37,309 57
Total.....	\$1,645,586 12

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Face Value.
Life insurance.....	\$42,996 37	\$132,105 00
Merchandise, letters of credit.....	302,254 47	302,254 47
Totals.....	\$345,250 84	\$434,359 47

BANK COMMISSIONERS' EXAMINATION. (May 21, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$250,000 00	Capital paid up.....	\$3,000,000 00
Other real estate.....	74,987 97	Reserve fund.....	1,000,000 00
Invested in stocks, bonds, and warrants.....	2,059,540 92	Due depositors.....	9,730,698 26
Loans and discounts.....	7,800,295 10	Due banks and bankers.....	532,312 05
Cash balances.....	4,482,036 19	Interest collected.....	15,341 13
Due from banks and bankers.....	1,444,056 55	Rents, exchange, etc.....	87,754 89
Expenses, taxes, etc.....	1,541 70	Dividends unpaid.....	9,465 00
Other assets.....	359,965 66	Profit and loss.....	2,117,682 44
Silver bar account.....	17,615 59	Other liabilities.....	5 00
Gold bar account.....	3,219 09		
Total resources.....	\$16,493,258 77	Total liabilities.....	\$16,493,258 77

SAN FRANCISCO BRANCH OF THE BANK OF BRITISH COLUMBIA. (Incorp. by Royal Charter, 1862.)

STATEMENT ON JANUARY 1ST.

W. POWELL, Manager.

H. J. EDWARDS, Accountant.

Resources.		Liabilities.	
United States bonds	\$80,328 13	Due depositors	\$1,002,350 75
Loans on stocks and bonds	1,184,193 77	Due banks and bankers	11,528 83
Loans on other securities	530,236 00	Due head office and branches of this bank	2,293,439 30
Loans on personal security and overdrafts	796,318 10		
Money on hand	644,465 16		
Due from banks and bankers	57,190 56		
Furniture and fixtures	14,587 16		
Total resources	\$3,307,318 88	Total liabilities	\$3,307,318 88

The amount of capital stock is £600,000; amount subscribed is £600,000; amount paid in coin is £600,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is £20.

The names of the Directors are as follows: Sir Robert Gillespie, Chairman; James Anderson, C. W. Benson, T. G. Gillespie, Sir Charles Tupper, Bart., G.C.M.G., Guy Oswald Smith. The number of shares held by Directors is unknown to deponents.

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States registered 4 per cent bonds, 1907.	\$70,000 00	\$80,328 13	\$80,328 13

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Miscellaneous stocks and bonds	\$1,184,193 77	\$1,750,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts and bills of lading for sundry staples of produce and manufacture	\$530,236 00	\$800,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Agents, Merchants Bank of Canada, New York	\$47,786 29
Bank of Montreal, Chicago	754 29
First National Bank, Chicago	3,863 09
Merchants National Bank, Boston	5,286 89
Total	\$57,190 56

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
United States bonds	\$80,121 13	Due depositors	\$1,549,454 60
Loans on stocks and bonds	882,071 24	Due banks and bankers	3,242 71
Loans on other securities	380,886 35	Due head office and branches of this bank	1,756,079 53
Loans on personal security and overdrafts	828,896 61		
Money on hand	1,008,078 08		
Due from banks and bankers	114,561 42		
Furniture and fixtures	14,162 01		
Total resources	\$3,308,776 84	Total liabilities	\$3,308,776 84

The amount of capital stock is £600,000; amount subscribed is £600,000; amount paid in coin is £600,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is £20.

The names of the Directors are as follows: Sir Robert Gillespie, Chairman; James Anderson, C. W. Benson, T. G. Gillespie, Sir Charles Tupper, Bart., G.C.M.G., Guy Oswald Smith. The number of shares held by Directors is unknown to deponents.

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States registered 4 per cent bonds, 1907.	\$70,000 00	\$80,121 13	\$79,450 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Miscellaneous stocks and bonds.....	\$882,071 24	\$1,300,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts and bills of lading for sundry staples of produce and manufacture.....	\$380,886 35	\$570,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
The Agents, Merchants Bank of Canada, New York	\$55,233 26
First National Bank, Chicago	50,808 51
Bank of Montreal, Chicago	2,300 38
Merchants National Bank, Boston	6,219 27
Total	\$114,561 42

BANK COMMISSIONERS' EXAMINATION. (September 26, 1894.)

Resources.		Liabilities.	
Bank premises (improvements).....	\$13,471 61	Due home office	\$1,695,200 66
Loans and discounts.....	2,020,334 38	Due depositors.....	1,052,280 42
Cash balances	571,090 51	Due banks and bankers.....	92,653 86
Due from banks and bankers	249,689 20	Interest collected	30,631 95
Furniture, fixtures, etc.	2,076 75	Rents, exchange, etc.	2,370 95
Expenses, taxes, etc.	14,427 17	Profit and loss	645 00
Other assets	2,693 25		
Total resources	\$2,873,782 87	Total liabilities	\$2,873,782 87

AGENCY OF THE BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO. (Incorp. by Royal Charter, 1840.)

STATEMENT ON JANUARY 1ST.

H. M. J. McMICHAEL, Agent.

J. C. WELSH, Agent.

Resources.		Liabilities.	
Loans on stocks and bonds...	\$415,150 00	Due head office in London...	\$703,414 85
Loans on other securities.....	178,340 52	Due depositors.....	386,644 57
Loans on personal security and overdrafts	579,706 31	Due banks and bankers.....	527,381 35
Money on hand.....	431,209 77		
Due from banks and bankers	13,034 17		
Total resources	\$1,617,440 77	Total liabilities	\$1,617,440 77

The amount of capital stock is \$4,866,500; amount subscribed is \$4,866,500; amount paid in coin is \$4,866,500. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is \$243 33.

The names of the Directors are as follows: J. H. Brodie, J. J. Cater, G. Farrer, H. R. Farrer, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, G. D. Whatman.

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Railroad, waterworks, and county bonds; gas, street railway, and other stocks	\$415,150 00	\$605,400 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts and bills of lading for merchandise	\$178,340 52	\$199,892 40

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on stocks and bonds ...	\$560,500 00	Due head office in London...	\$846,372 94
Loans on other securities.....	141,880 00	Due depositors	540,366 58
Loans on personal security and overdrafts.....	547,274 24	Due banks and bankers.....	503,179 60
Money on hand.....	593,755 35		
Checks and other cash items ..	46,509 53		
Total resources	\$1,889,919 12	Total liabilities	\$1,889,919 12

The amount of capital stock is \$4,866,500; amount subscribed is \$4,866,500; amount paid in coin is \$4,866,500. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is \$243 33.

The names of the Directors are as follows: J. H. Brodie, J. J. Cater, G. Farrer, H. R. Farrer, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, G. D. Whatman.

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Railroad, waterworks, and county bonds; gas, street railway, and other stocks	\$560,500 00	\$788,960 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts and bills of lading for merchandise	\$141,880 00	\$187,603 00

BANK COMMISSIONERS' EXAMINATION. (September 25, 1894.)

Resources.		Liabilities.	
Loans and discounts.....	\$1,130,654 45	Due home office	\$814,859 48
Cash balances	435,691 63	Due depositors.....	833,731 65
Due from banks and bankers ..	147,792 66	Profit and loss.....	22,157 24
Expenses, taxes, etc.....	5,936 78		
Other assets.....	672 80		
Total resources	\$1,720,748 37	Total liabilities	\$1,720,748 37

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO. (Incorp. April 24, 1882.)

STATEMENT ON JANUARY 1ST.

J. D. FRY, President.

J. DALZELL BROWN, Secretary.

Resources.		Liabilities.	
Bank premises.....	\$800,000 00	Capital paid in coin.....	\$1,000,000 00
Real estate taken for debt.....	9,814 71	Profit and loss and contin- gent fund.....	105,380 41
Miscellaneous bonds and stocks.....	92,557 64	Due depositors.....	1,439,657 46
Loans on real estate.....	309,307 19	Due banks and bankers.....	28,770 41
Loans on stocks and bonds.....	770,496 28	Dividends unpaid.....	300 00
Loans on other securities.....	309,296 55	Other liabilities.....	3,746 64
Overdrafts (secured).....	58,527 49		
Money on hand.....	49,009 87		
Checks and other cash items.....	5,485 62		
Due from banks and bankers.....	153,984 93		
Furniture and fixtures.....	9,246 42		
Other assets.....	10,128 22		
Total resources.....	\$2,577,854 92	Total liabilities.....	\$2,577,854 92

TRUSTS UNDER WILLS AND SPECIAL AGREEMENTS.

Assets.		Liabilities.	
Railroad bonds.....	\$127,000 00	Trust accounts.....	\$3,856,863 31
Water Co. bonds.....	473,887 50	Income.....	5,548 86
Lighting Co. bonds.....	1,152,000 00		
Bank stocks.....	37,970 00		
Mortgage notes.....	716,077 38		
Real estate.....	15,260 00		
Savings banks books.....	46,266 61		
Manufacturing Co. stocks.....	6,670 00		
Insurance Co. stocks.....	45,755 00		
Debenture Co. bonds.....	10,000 00		
Lighting Co. stocks.....	91,950 00		
Manufacturing Co. bonds.....	10,000 00		
Sundry stocks.....	76,334 44		
Water Co. stocks.....	139,450 00		
Trust mortgages under fore- closure.....	766,520 00		
Cash.....	147,271 24		
Total assets.....	\$3,862,412 17	Total liabilities.....	\$3,862,412 17

The amount of capital stock is \$2,000,000; amount subscribed is \$2,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Jno. W. Coleman, 200; Jno. D. Fry, 100; R. D. Fry, 710; Jacob C. Johnson, 510; A. D. Sharon, 165; J. M. Shotwell, 365; James Treadwell, 1,060; R. B. Wallace, 200; J. G. Wick-ersham, 805; Henry Williams, 300; J. Dalzell Brown, 100. The total number of shares held by the Directors is 4,515 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Tehama.....	\$725 82	\$725 82
Alameda.....	9,088 89	9,088 89
Totals.....	\$9,814 71	\$9,814 71

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$47,100 00	\$149,000 00
Colusa	45,000 00	120,000 00
Fresno	39,200 00	140,000 00
Kern	15,000 00	35,000 00
Napa	20,000 00	265,000 00
San Francisco	74,450 00	150,000 00
San Mateo	15,000 00	30,000 00
Santa Clara	12,500 00	30,000 00
Sonoma	22,500 00	54,000 00
Tulare	2,000 00	4,800 00
State of Washington	16,557 19	30,000 00
Totals	\$309,307 19	\$1,007,800 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.	Market Value.
Presidio and Ferries Railroad Co. stock	\$29,547 64	\$6,600 00
Los Angeles Lighting Co. bonds	50,000 00	50,000 00
Receiver's certificates, East Oakland Street Railroad Co.	6,500 00	6,500 00
Receiver's certificates, Highland Park and Fruit Vale R. R. Co.	2,500 00	2,500 00
Presidio and Ferries Railroad Co. bonds	4,010 00	4,100 00
Totals	\$92,557 64	\$69,700 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Gas, water, bank, and industrial stocks and bonds	\$770,496 28	\$1,027,328 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Corporation notes, bills of lading, etc.	\$309,296 55	\$412,795 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco	\$113,445 97
Metropolitan Trust Co., New York	26,467 87
Commercial Exchange Bank, Chicago	14,071 09
Total	\$153,984 93

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Outstanding collections, etc.	\$10,128 22

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises and safe deposit vaults	\$800,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt	9,881 71	Reserve fund	75,380 41
Miscellaneous bonds and stocks	150,057 64	Due depositors	1,524,049 58
Loans on real estate	318,557 19	Due banks and bankers	52,220 19
Loans on stocks and bonds	1,196,927 75	Dividends unpaid	285 00
Overdrafts secured	57,721 71	Other liabilities	2,962 35
Money on hand	52,776 07	Assessment account No. 3	197,500 00
Checks and other cash items	13,255 47	Interest, commission, exchange, rents, etc.	69,691 41
Due from banks and bankers	273,179 75		
Furniture and fixtures	9,246 42		
Expenses	10,521 14		
Taxes	99 50		
Other assets	3,365 30		
Interest paid	4,811 15		
Construction account	21,688 14		
Total resources	\$2,922,088 94	Total liabilities	\$2,922,088 94

The amount of capital stock is \$2,000,000; amount subscribed is \$2,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Fry, 100; R. D. Fry, 1,125; Jacob C. Johnson, 510; R. B. Wallace, 200; James Treadwell, 1,060; Henry F. Fortmann, 100; A. D. Sharon, 165; J. Dalzell Brown, 100; F. W. Lougee, 125; Hy Williams, 105; John W. Coleman, 200. Total number of shares held by the Directors is 3,790 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Tehama	\$725 82
Alameda	9,155 89
Totals	\$9,881 71

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$46,950 00	\$135,000 00
Colusa	45,000 00	120,000 00
Fresno	34,200 00	126,000 00
Kern	15,000 00	30,000 00
Napa	20,000 00	240,000 00
San Francisco	88,850 00	150,000 00
San Mateo	15,000 00	30,000 00
Santa Clara	12,500 00	25,000 00
Sonoma	22,500 00	50,000 00
Tulare	2,000 00	4,300 00
State of Washington	16,557 19	30,000 00
Totals	\$318,557 19	\$940,300 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.	Market Value.
600 shares Presidio and Ferries Railroad Co. stock	\$29,547 64	\$6,600 00
Presidio and Ferries Railroad Co. bonds	4,010 00	4,100 00
Los Angeles Lighting Co. bonds	50,000 00	50,000 00
Receiver's certificates:		
East Oakland Street Railway Co.	19,000 00	19,000 00
Highland Park and Fruit Vale Railroad Co.	2,500 00	2,500 00
Yakima Investment Co.	45,000 00	45,000 00
Totals	\$150,057 64	\$127,200 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Gas and water stocks and bonds, railroad bonds, corporation notes, warehouse receipts, etc.	\$1,196,927 75	\$1,595,904 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco	\$215,118 62
Commercial Exchange Bank, Chicago	11,844 63
Metropolitan Trust Co., New York	46,216 50
Totals	\$273,179 75

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Country collections	\$3,365 30	\$3,365 30

BANK COMMISSIONERS' EXAMINATION. (August 9, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$800,000 00	Capital paid up.....	\$1,000,000 00
Invested in stocks, bonds, and warrants.....	106,097 64	Due depositors.....	1,193,411 79
Loans on real estate.....	320,162 90	Interest collected.....	6,324 02
Loans and discounts.....	1,035,667 56	Rents, exchange, etc.....	6,523 23
Cash balances.....	49,463 26	Dividends unpaid.....	663 00
Due from banks and bankers.....	96,756 73	Profit and loss.....	62,047 16
Furniture, fixtures, etc.....	9,183 17	Other liabilities.....	12,493 88
Expenses, taxes, etc.....	2,130 44	Trust deposits.....	146,333 74
Other assets.....	8,335 12		
Total resources.....	\$2,427,796 82	Total liabilities.....	\$2,427,796 82

COLUMBIAN BANKING COMPANY—SAN FRANCISCO.
(Incorp. March 10, 1893.)

STATEMENT ON JANUARY 1ST.

I. J. TRUMAN, President.

C. O. PERRY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$4,732 50	Capital paid in coin.....	\$57,700 00
Loans on real estate.....	59,549 17	Profit and loss and contin- gent fund.....	6,253 78
Loans on stocks and bonds.....	12,282 85	Due depositors.....	53,401 44
Loans on other securities.....	4,695 00	Due banks and bankers.....	6,114 18
Loans on personal security and overdrafts.....	14,017 91		
Money on hand.....	9,245 10		
Checks and other cash items.....	7,139 71		
Due from banks and bankers.....	5,380 62		
Furniture and fixtures.....	2,661 71		
Expenses.....	3,764 83		
Total resources.....	\$123,469 40	Total liabilities.....	\$123,469 40

The amount of capital stock is \$1,000,000; amount subscribed is \$192,000; amount paid in coin is \$57,700. The total number of shares of stock issued is 1,920 shares; the amount paid on each share of stock is \$30 on 1,915 shares, \$50 on 5 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: I. J. Truman, 200; W. S. Miller, 100; C. O. Perry, 310; J. C. Currier, 100; John Coop, 195; E. E. Potter, 100; F. L. Turpin, 100. Total number of shares held by the Directors is 1,105 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$4,732 50	\$5,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco.....	\$20,343 31	\$46,409 00
San Luis Obispo.....	6,665 50	44,000 00
Fresno.....	3,000 00	12,000 00
Marin.....	11,116 21	25,300 00
San Mateo.....	1,686 50	3,900 00
Alameda.....	1,406 50	2,500 00
Madera.....	831 15	2,000 00
Stanislaus.....	12,000 00	41,000 00
Placer.....	2,500 00	7,500 00
Totals.....	\$59,549 17	\$184,609 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Bank stocks	\$24,000 00	\$6,600 00	\$14,200 00
Building and loan stock	5,000 00	3,350 00	3,600 00
Spring Valley Water Works	1,000 00	500 00	1,000 00
Miscellaneous stocks and bonds	5,500 00	1,832 85	3,750 00
Totals	\$35,500 00	\$12,282 85	\$22,550 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts	\$4,695 00	\$7,185 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of America, New York	\$2,263 38
Atlas National Bank, Chicago	538 68
Metropolitan National Bank, Chicago	136 55
Sundry banks	2,442 01
Total	\$5,380 62

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$4,732 50	Capital paid in coin	\$59,320 00
Loans on real estate	71,164 11	Profit and loss and contin-	
Loans on stocks and bonds	15,150 00	gent fund	4,716 44
Loans on other securities	5,000 00	Due depositors	71,290 43
Loans on personal security		Due banks and bankers	10,886 64
and overdrafts	36,396 03	Dividends unpaid	75 00
Money on hand	2,953 55		
Checks and other cash items ..	62 40		
Due from banks and bankers ..	4,126 08		
Furniture and fixtures	2,664 71		
Expenses	3,643 18		
Taxes	395 95		
Total resources	\$146,288 51	Total liabilities	\$146,288 51

The amount of capital stock is \$1,000,000; amount subscribed is \$197,400; amount paid in coin is \$59,320. The total number of shares of stock issued is 1,974 shares; the amount paid on each share of stock is \$30 on 1,969 shares, and \$50 on 5 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: I. J. Truman, 200; W. S. Miller, 100; C. O. Perry, 310; J. C. Currier, 100; John Coop, 200; E. E. Potter, 100; F. L. Turpin, 100. Total number of shares held by the Directors is 1,110 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	\$4,732 50	\$5,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Marin	\$13,519 21	\$31,700 00
San Mateo	1,561 10	3,900 00
San Luis Obispo	6,096 50	14,000 00
San Francisco	32,918 80	62,059 00
Alameda	1,283 25	2,500 00
Madera	785 25	2,000 00
Stanislaus	12,000 00	41,000 00
Fresno	3,000 00	12,000 00
Totals	\$71,164 11	\$169,159 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Bank stock.....	\$30,000 00	\$8,100 00	\$26,600 00
Building and loan stock.....	33,000 00	2,950 00	8,100 00
Miscellaneous stocks and bonds.....	11,500 00	4,100 00	8,700 00
Totals.....	\$74,500 00	\$15,150 00	\$43,400 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Piano contracts.....	\$5,000 00	\$7,512 60

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
California Safe Deposit and Trust Co., San Francisco.....	\$319 53
Bank of America, New York.....	851 06
Sundry banks.....	2,955 49
Total.....	\$4,126 08

BANK COMMISSIONERS' EXAMINATION. (February 12, 1895.)

Resources.		Liabilities.	
Real estate.....	\$4,732 50	Capital paid up.....	\$59,230 00
Loans and discounts.....	94,545 04	Due depositors.....	52,729 47
Cash balances.....	3,580 54	Interest collected.....	493 62
Due from banks and bankers.....	15,528 96	Rents, exchange, etc.....	227 65
Furniture, fixtures, etc.....	2,661 71	Dividends unpaid.....	129 00
Expenses, taxes, etc.....	1,251 05	Profit and loss.....	757 95
Other assets.....	117 89	Other liabilities.....	8,850 00
Total resources.....	\$122,417 69	Total liabilities.....	\$122,417 69

THE DONOHUE-KELLY BANKING COMPANY—SAN FRANCISCO. (Incorp. March 1, 1891.)

STATEMENT ON JANUARY 1ST.

JOSEPH A. DONOHUE, President.

JAMES A. THOMPSON, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$987 01	Capital paid in coin.....	\$650,000 00
Miscellaneous bonds.....	59,270 00	Profit and loss and contingent fund.....	37,954 48
Loans on stocks and bonds.....	26,800 00	Due depositors.....	993,479 21
Loans on personal security and overdrafts.....	1,236,822 57	Due banks and bankers.....	273,053 89
Money on hand.....	487,274 38		
Due from banks and bankers.....	106,226 86		
Furniture and fixtures.....	10,709 44		
Expenses.....	14,247 32		
Taxes.....	1,982 16		
Other assets.....	10,167 84		
Total resources.....	\$1,954,487 58	Total liabilities.....	\$1,954,487 58

The amount of capital stock is \$650,000; amount subscribed is \$650,000; amount paid in coin is \$650,000. The total number of shares of stock issued is 6,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Donohoe, 2,000; Eugene Kelly, 2,250; J. A. Donohoe, Jr., 500; Adam Grant, 100; J. J. McKinnon, 100; Irving M. Scott, 100; John Birmingham, 100; Joseph G. Eastland, 100; George Whittell, 25; Howard Havens, 50. Total number of shares held by the Directors is 5,325 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$987 01	\$1,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Omnibus Cable Co. first mortgage bonds.....	\$50,000 00	\$59,270 00	\$58,250 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Edison Power and Light Co. bonds.....	\$5,000 00	\$22,600 00	\$5,000 00
Edison Power and Light Co. stock.....	21,200 00		21,200 00
Market Street Cable Railway Co. stock.....	15,000 00		6,000 00
Miscellaneous stocks.....		4,200 00	4,750 00
Totals.....		\$26,800 00	\$36,950 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
André, Neuflyze & Cie., Paris.....	\$35 45
Bank of New York, N. B. A., New York.....	67,108 58
Eugene Kelly & Co., New York.....	4,994 39
Consolidated Bank, London.....	16,381 15
Bank of Ireland, Dublin.....	3,783 12
Comptoir National d'Escompte, Paris.....	6,583 04
Third National Bank, Boston.....	2,028 49
Hibernian Banking Association, Chicago.....	5,312 64
Total.....	\$106,226 86

STATEMENT ON JUNE 17TH.

HOWARD HAVENS, President.

JAMES A. THOMPSON, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$987 01	Capital paid in coin.....	\$650,000 00
Miscellaneous bonds.....	59,270 00	Profit and loss and contin-	
Loans on personal security		gent fund.....	31,802 99
and overdrafts.....	1,184,248 74	Due depositors.....	1,156,817 88
Money on hand.....	454,088 99	Due banks and bankers.....	178,273 57
Due from banks and bankers.....	282,869 04		
Furniture and fixtures.....	10,814 44		
Expenses.....	11,665 62		
Taxes.....	2,844 10		
Other assets.....	10,106 50		
Total resources.....	\$2,016,894 44	Total liabilities.....	\$2,016,894 44

The amount of capital stock is \$650,000; amount subscribed is \$650,000; amount paid in coin is \$650,000. The total number of shares of stock issued is 6,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Donohoe, 2,500; Eugene Kelly, 2,375; Adam Grant, 100; John J. McKinnon, 100; Irving M. Scott, 100; John Birmingham, 100; Joseph G. Eastland, 100; Howard Havens, 50; George Whittell, 25; B. F. Dunham, 25. Total number of shares held by the Directors is 5,475 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$987 01	\$1,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Omnibus Cable Co. first mortgage bonds.....	\$50,000 00	\$59,270 00	\$59,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of New York, N. B. A., New York	\$232,944 73
Bank of Ireland, Dublin	5,108 48
Comptoir National d'Escompte, Paris	8,619 29
Consolidated Bank, London	18,240 40
Hibernian Banking Association, Chicago	6,811 80
Eugene Kelly & Co., New York	2,304 44
Third National Bank, Boston	6,333 65
Miscellaneous banks	2,506 25
Total	\$282,869 04

BANK COMMISSIONERS' EXAMINATION. (February 16, 1895.)

Resources.		Liabilities.	
Real estate	\$987 01	Capital paid up	\$650,000 00
Invested in stocks, bonds, and warrants	59,270 00	Due depositors	1,082,268 98
Loans and discounts	1,135,945 36	Due banks and bankers	175,504 70
Cash balances	309,698 09	Interest collected	33,856 74
Due from banks and bankers	405,311 37	Rents, exchange, etc.	2,806 14
Furniture, fixtures, etc.	10,709 44	Profit and loss	9,084 20
Expenses, taxes, etc.	30,280 82		
Other assets	1,312 67		
Total resources	\$1,953,514 76	Total liabilities	\$1,953,514 76

GRANGERS BANK OF CALIFORNIA—SAN FRANCISCO.
(Incorp. April 27, 1874.)

STATEMENT ON JANUARY 8TH.

A. D. LOGAN, President.

A. MONTPELLIER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$42,386 18	Capital paid in coin	\$1,000,000 00
Miscellaneous stocks	21,782 85	Reserve fund	59,497 08
Loans on real estate	206,160 00	Due depositors	254,554 81
Loans on stocks	168,500 00	Due banks and bankers	551,680 91
Loans on other securities (grain, etc.)	511,717 87		
Loans on personal security and overdrafts	827,320 08		
Money on hand	77,506 94		
Due from banks and bankers ..	5,358 88		
Furniture and fixtures	5,000 00		
Total resources	\$1,865,732 80	Total liabilities	\$1,865,732 80

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. D. Logan, Colusa County, 2,213; H. J. Lewelling, Napa County, 50; Uriah Wood, Santa Clara County, 266; Seneca Ewer, Napa County, 100; W. L. Dickenson, Stanislaus County, 100; H. M. LaRue, Sacramento City, 37; I. C. Steele, San Mateo County, 150; J. H. Gardiner, Solano County, 53; Thomas McConnell, Sacramento County, 120; G. L. Berry, Tulare County, 50; D. N. Hershey, Yolo County, 140. Total number of shares held by the Directors is 3,279 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	(Exclusive of bank premises.)	
	Cost on Books.	Market Value.
Alameda	\$3,145 55	\$3,500 00
Fresno	6,861 44	8,000 00
San Mateo	12,721 52	15,000 00
Stanislaus	8,948 00	9,500 00
San Joaquin	5,277 75	5,500 00
Santa Cruz	3,250 00	4,000 00
Tehama	2,181 92	3,000 00
Totals	\$42,386 18	\$48,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	\$77,000 00	\$115,000 00
Fresno	49,000 00	65,000 00
Kings	4,800 00	8,000 00
Solano	2,500 00	7,500 00
Tulare	72,860 00	90,000 00
Totals	\$206,160 00	\$285,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Bank and corporate association stocks	\$22,000 00	\$21,782 85	\$22,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Bank and corporate association stocks	\$295,000 00	\$168,500 00	\$300,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat, barley, and other grain, held under warehouse receipts	\$475,699 72	\$600,000 00
General produce and sundry merchandise	36,018 15	45,000 00
Totals	\$511,717 87	\$645,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Chicago	\$147 43
Freemans National Bank, Boston	59 80
Sundry country banks—various items sent for collection	5,151 65
Total	\$5,358 88

STATEMENT ON JUNE 17TH.

H. M. LaRUE, President.

A. MONTPELLIER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$40,437 67	Capital paid in coin.....	\$1,000,000 00
Miscellaneous stocks.....	11,986 60	Reserve fund.....	49,497 08
Loans on real estate, including warehouses sold in Fresno and Tulare Counties.....	308,431 97	Due depositors.....	218,165 62
Loans on stocks.....	91,918 20	Due banks and bankers, grain, etc., and notes rediscounted.....	331,298 71
Loans on grain and crop mortgages.....	634,170 93	Dividends unpaid.....	167 60
Loans on personal security and overdrafts.....	423,721 27	Other liabilities.....	616 86
Money on hand.....	78,964 10	Interest and exchange.....	33,856 49
Due from banks and bankers.....	5,081 35		
Furniture and fixtures.....	5,000 00		
Expenses.....	11,710 83		
Taxes and attorney's fees.....	1,033 33		
Other assets.....	500 75		
Interest accrued.....	20,641 49		
Loss and gain.....	3 87		
Total resources.....	\$1,633,602 36	Total liabilities.....	\$1,633,602 36

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. M. LaRue, Sacramento City, 37; H. J. Levelling, Napa County, 50; Uriah Wood, Santa Clara County, 266; Seneca Ewer, Napa County, 100; W. L. Dickenson, Stanislaus County, 100; A. D. Logan, Colusa County, 2,213; I. C. Steele, San Mateo County, 150; E. S. Pillsbury, San Francisco, 258; Thomas McConnell, Sacramento County, 120; G. S. Berry, Tulare County, 50; D. N. Hershey, Yolo County, 140. Total number of shares held by the Directors is 3,484 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Estimated	
	Cost on Books.	Market Value.
Alameda.....	\$3,126 63	\$3,500 00
Fresno.....	6,858 59	8,000 00
San Mateo.....	8,351 05	16,000 00
Stanislaus.....	6,822 30	7,000 00
San Joaquin.....	5,277 75	5,500 00
Santa Cruz.....	7,864 93	8,000 00
Tehama.....	2,136 42	3,000 00
Totals.....	\$40,437 67	\$51,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Estimated	
	Amt. Loaned.	Market Value.
Yolo.....	\$2,000 00	\$2,500 00
Kings.....	7,461 37	10,000 00
Fresno.....	58,905 00	70,000 00
Solano.....	2,500 00	3,000 00
Merced.....	20,000 00	40,000 00
Alameda.....	20,000 00	30,000 00
Tulare.....	85,527 10	90,000 00
Stanislaus.....	22,000 00	35,000 00
San Francisco.....	6,000 00	20,000 00
San Joaquin.....	1,500 00	2,000 00
Napa.....	3,926 00	5,000 00
Colusa.....	1,612 50	2,000 00
Butte.....	77,000 00	115,000 00
Totals.....	\$308,431 97	\$424,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Bank and corporate association stocks.....	\$12,190 00	\$11,986 60	\$13,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Bank and corporate association stocks.....	\$220,140 00	\$91,918 20	\$220,140 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Loans on grain and crop mortgages.....	\$634,170 93	\$800,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Sundry country banks—various items sent for collection.....	\$4,957 57
First National Bank, Chicago.....	69 28
Freemans National Bank, Boston.....	54 50
Total.....	\$5,081 35

BANK COMMISSIONERS' EXAMINATION. (September 1, 1894.)

Resources.		Liabilities.	
Real estate.....	\$206,025 19	Capital paid up.....	\$1,000,000 00
Invested in stocks, bonds, and warrants.....	12,006 60	Reserve fund.....	69,964 32
Loans on real estate.....	25,160 00	Due depositors.....	307,674 58
Loans and discounts.....	1,507,023 90	Due banks and bankers.....	461,327 68
Cash balances.....	87,152 06	Interest collected.....	41,742 96
Due from banks and bankers.....	13,403 38	Dividends unpaid.....	185 00
Furniture, fixtures, etc.....	5,000 00		
Expenses, taxes, etc.....	25,123 41		
Total resources.....	\$1,880,894 54	Total liabilities.....	\$1,880,894 54

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO. (Incorp. January 9, 1884.)

STATEMENT ON JANUARY 1ST.

SIG. GREENEBAUM, Manager.

C. ALTSCHUL, Manager.

Resources.		Liabilities.	
Real estate taken for debt.....	\$133,907 48	Due head office, London.....	\$3,459,789 18
Miscellaneous bonds.....	43,025 00	Due depositors.....	2,551,509 58
Loans on real estate.....	482,400 00	Due banks and bankers.....	937,394 65
Loans on stocks and bonds.....	649,300 00	Other liabilities.....	175,423 91
Loans on other securities.....	362,000 00		
Loans on personal security and overdrafts.....	2,659,396 59		
Letters of credit.....	406,482 50		
Money on hand.....	1,891,276 75		
Due from banks and bankers..	445,668 31		
Other assets.....	50,660 69		
Total resources.....	\$7,124,117 32	Total liabilities.....	\$7,124,117 32

The amount of authorized capital stock is \$5,000,000; amount subscribed is \$2,500,000; amount paid in coin is \$2,000,000. The total number of shares of stock issued is 25,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: William Patterson, 95; David Cahn, 244; J. Howard Gwyther, 100; Simon Lazard, 2,654; Max Rosenhain, 225. Total number of shares held by the Directors is 3,318 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda, Colusa, San Diego, San Francisco, and San Mateo.	\$133,907 48	\$140,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$15,000 00	\$628,000 00
Colusa	100,000 00	
Fresno	127,500 00	
Kern	15,000 00	
Mendocino	1,000 00	
Merced	6,500 00	
San Diego	7,000 00	
San Francisco	25,400 00	
San Mateo	10,000 00	
Santa Barbara	2,000 00	
Solano	45,000 00	
Stanislaus	20,000 00	
Tulare	65,000 00	
Yolo	43,000 00	
Totals	\$482,400 00	\$628,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
San Diego sewer bonds	\$47,000 00	\$43,025 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Sundry stocks and bonds	\$649,300 00	\$914,590 50

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts and bills of lading for various kinds of merchandise	\$362,000 00	\$403,000 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$132,750 33	Due head office, London	\$4,973,827 23
Loans on real estate	499,300 00	Profit and loss and contin-	
Loans on stocks and bonds	698,150 00	gent fund	18,953 36
Loans on other securities	1,138,988 00	Due depositors	2,218,264 21
Loans on personal security		Due banks and bankers	888,307 56
and overdrafts	2,438,955 49	Other liabilities	198,328 91
Letters of credit	554,246 06	Interest	124,625 97
Money on hand	1,865,718 57		
Due from banks and bankers	998,772 05		
Expenses	45,248 45		
Taxes	301 00		
Other assets	49,877 29		
Total resources	\$8,422,307 24	Total liabilities	\$8,422,307 24

The amount of authorized capital stock is \$5,000,000; amount subscribed is \$2,500,000; amount paid in coin is \$2,000,000. The total number of shares of stock issued is 25,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Patterson, 95; David Cahn, 244; J. Howard Gwyther, 100; Simon Lazard, 2,654; Max Rosenhain, 225. Total number of shares held by the Directors is 3,318 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda, Colusa, San Diego, San Francisco, and San Mateo	\$132,750 33	\$140,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$15,000 00	} \$643,000 00
Colusa	100,000 00	
Fresno	132,600 00	
Kern	15,000 00	
Mendocino	4,000 00	
Merced	20,000 00	
San Diego	8,000 00	
San Francisco	35,700 00	
San Mateo	10,000 00	
Santa Barbara	2,000 00	
Solano	65,000 00	
Stanislaus	17,000 00	
Tulare	45,000 00	
Yolo	30,000 00	
Totals	\$499,300 00	\$643,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.	Market Value.
Sundry stocks, bonds, etc.	\$698,150 00	\$1,048,575 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts and bills of lading for various kinds of merchandise, mostly wheat	\$1,138,988 00	\$1,287,474 00

BANK COMMISSIONERS' EXAMINATION. (September 17, 1894.)

Resources.		Liabilities.	
Real estate	\$134,695 22	Due home office	\$4,500,887 46
Invested in bonds	121,602 50	Due depositors	2,343,577 46
Loans and discounts	4,294,963 61	Due banks and bankers	680,286 46
Cash balances	1,446,815 60	Interest collected	51,971 90
Due from banks and bankers	1,059,805 48	Profit and loss	3,103 24
Expenses, taxes, etc.	24,182 49	Other liabilities	150,308 38
Other assets	86,391 62		
Letters of credit	561,678 38		
Total resources	\$7,730,134 90	Total liabilities	\$7,730,134 90

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED). (Established 1865; reincorp. September 13, 1880.)

STATEMENT ON JANUARY 1ST.

ARTHUR SCRIVENER, Manager.

WILLIAM STEEL, Assistant Manager.

Resources.		Liabilities.	
Bank premises (an investment made by our head office, in whose books the asset appears).		Capital paid in coin. (See below.)	
Real estate taken for debt	\$45,129 61	Reserve fund is held in London, and amounts to £100,000 sterling.	
Loans on real estate	305,258 20	Profit and loss and contingent fund	\$91,082 37
Loans on stocks and bonds	390,911 08	Due depositors	1,096,203 60
Loans on other securities (grain, etc.)	352,973 45	Due banks and bankers	103,869 26
Loans on personal security and overdrafts	888,620 91	Due our head office	2,087,905 94
Money on hand	518,497 22	Miscellaneous	3,736 02
Checks and other cash items	45,795 32		
Due from banks and bankers	718,726 52		
Expenses	20,472 04		
Taxes	5,184 56		
Other assets	91,228 28		
Total resources	\$3,382,797 19	Total liabilities	\$3,382,797 19

The amount of capital stock of the bank of which this is a branch is £700,000; amount subscribed is £490,000; amount paid in coin is £490,000. The total number of shares of stock issued is 70,000 shares; the amount paid on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows: G. W. Campbell, 150; Henry Goschen, 150; Chas. Hemery, 1,000; Wm. Newbold, 150; R. D. Peebles, 600; N. D. Rideout, 875; Robert Rylie, 450. Total number of shares held by the Directors is 3,375 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco	\$19,543 05
Alameda	13,331 49
Santa Cruz	12,205 07
Total	\$45,129 61

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Francisco	\$150,863 20
Alameda	15,000 00
San Mateo	35,000 00
Fresno	19,500 00
Los Angeles	20,000 00
Contra Costa	12,000 00
Monterey	4,000 00
Sonoma	9,775 00
Marin	5,000 00
Modoc	2,230 03
Kern	10,500 00
Washoe, Nevada	8,500 00
Lake, Oregon	6,000 00
Kitsap, Washington	6,889 97
Total	\$305,258 20

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous stocks (not mining)		\$326,573 21	\$463,854 16
Miscellaneous bonds	\$117,715 00	64,337 87	90,243 25
Totals		\$390,911 08	\$554,097 41

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse	\$42,204 93	\$58,050 00
Warehouse receipts	34,125 00	42,303 25
Bills of lading	600 00	700 00
Deposit of other notes as collateral security	256,343 68	287,545 00
Life policies	4,699 84	5,500 00
Our certificates of deposit	15,000 00	15,057 45
Totals	\$352,973 45	\$409,155 70

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Butte County, Chico	\$50,000 00
Bank of Orland, Orland	51,000 00
London and San Francisco Bank, Tacoma	337,882 61
London and San Francisco Bank, Portland	249,731 89
Drexel, Morgan & Co., New York	30,022 95
National Bank of India (Limited), London	41 07
Bank of New South Wales, Sydney	48 00
Total	\$718,726 52

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Sundry creditors, for drafts accepted by our head office, under our letters of credit, not yet due	\$83,321 53
Miscellaneous	7,906 75
Total	\$91,228 28

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises (an investment made by our head office, in whose books the asset appears.)		Capital paid in coin. (See below.)	
Real estate taken for debt	\$54,835 58	Reserve fund is held in London, and amounts to £75,000 sterling.	
Loans on real estate	307,364 67	Profit and loss and contingent fund	\$23,334 13
Loans on bonds and stocks	316,331 25	Due depositors	879,476 25
Loans on other securities (grain, etc.)	309,944 90	Due banks and bankers	71,753 01
Loans on personal security and overdrafts	970,429 18	Due our head office	2,344,635 40
Money on hand	413,959 94	Miscellaneous	19,722 93
Checks and other cash items	28,345 64		
Due from banks and bankers	227,083 77		
Expenses	13,591 27		
Taxes	2,029 18		
Other assets	163,567 76		
Portland Branch	190,645 12		
Tacoma Branch	340,793 46		
Total resources	\$3,338,921 72	Total liabilities	\$3,338,921 72

The amount of capital stock of the bank of which this is a branch is £700,000; amount subscribed is £490,000; amount paid in coin is £490,000. The total number of shares of stock issued is 70,000 shares; the amount paid on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows: George William Campbell, 150; Henry Goschen, 150; Charles Hemery, 1,000; William Newbold, 150; Robert Davie Peebles, 600; Norman Dunning Rideout, 875; Robert Ryrrie, 450. Total number of shares held by the Directors is 3,375 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco	\$19,601 32
Alameda	13,029 19
Santa Cruz	12,205 07
Contra Costa	10,000 00
Total	\$54,835 58

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Francisco	\$162,099 70
Alameda	10,000 00
San Mateo	35,000 00
Sonoma	9,775 00
Monterey	4,000 00
Los Angeles	20,000 00
Fresno	19,500 00
Kern	10,500 00
Modoc	3,000 00
Marin	5,000 00
Tulare	9,600 00
Lake, Oregon	6,000 00
Washoe, Nevada	6,000 00
Kitsap, Washington	6,889 97
Total	\$307,364 67

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous stocks		\$248,849 38	\$364,142 50
Mining stocks		300 00	750 00
Bonds	\$127,415 00	67,181 87	95,598 25
Totals		\$316,331 25	\$460,470 75

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts	\$27,228 61	\$33,233 00
Bills of lading	15,500 00	20,625 08
Deposit of other notes as collateral security	251,516 29	346,152 30
Life policies	500 00	500 00
Our certificates of deposit	15,000 00	15,057 45
Savings bank books	200 00	210 00
Totals	\$309,944 90	\$415,777 83

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Butte County, Chico	\$35,060 67
Bank of Orland, Orland	46,524 54
Farmers and Mechanics Bank, Healdsburg	7,000 00
Farmers Savings Bank, Lakeport	1,595 34
Rideout Bank, Marysville	11,027 50
J. P. Morgan & Co., New York	125,560 13
National Bank of India (Limited), London	15 91
Bank of New South Wales, Sydney	64 04
Bank of New South Wales, Melbourne	144 00
Bank of New South Wales, Auckland	91 64
Total	\$227,083 77

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Sundry creditors, for drafts accepted by our head office, under our letters of credit, not yet due	\$132,110 70
Miscellaneous	31,457 06
Total	\$163,567 76

BANK COMMISSIONERS' EXAMINATION. (July 7, 1894.)

Resources.		Liabilities.	
Real estate	\$45,513 40	Due head office, London	\$2,494,645 49
Loans and discounts	2,190,872 41	Due depositors	971,725 61
Cash balances	527,665 46	Due banks and bankers	81,199 78
Due from banks and bankers	793,463 06	Interest collected	30,535 67
Expenses, taxes, etc.	23,419 27	Rents, exchange, etc.	172 24
Other assets	25,385 97	Profit and loss	91,082 37
Letters of credit	67,262 59	Other liabilities	4,221 00
Total resources	\$3,673,582 16	Total liabilities	\$3,673,582 16

NEVADA BANK OF SAN FRANCISCO. (Incorp. October, 1875.)

STATEMENT ON JANUARY 1ST.

I. W. HELLMAN, President.

D. B. DAVIDSON, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$988 46	Capital paid in coin	\$3,000,000 00
Miscellaneous bonds and stocks	506,390 55	Reserve fund	500,000 00
Loans on stocks, bonds, and warrants	937,600 85	Profit and loss and contingent fund	130,573 82
Loans on other securities (grain, etc.)	214,121 55	Due depositors	5,365,753 60
Loans on personal security and overdrafts	3,307,227 24	Due banks and bankers	647,250 29
Money on hand	1,963,480 15	Dividends unpaid	300 00
Due from banks and bankers	2,349,063 72	Sterling credits, etc.	481,228 57
Furniture and fixtures	4,000 00		
Taxes	4,164 66		
Customers' liabilities on letters of credit, etc.	838,019 10		
Total resources	\$10,125,106 28	Total liabilities	\$10,125,106 28

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. F. Allen, 600; J. F. Bigelow, 250; H. L. Dodge, 250; C. de Guigné, 250; J. L. Flood, 1,050; Lewis Gerstle, 600; I. W. Hellman, 5,815; J. W. Mackay, 1,000; Levi Strauss, 850; D. N. Walter, 450; Robert Watt, 250. Total number of shares held by the Directors is 11,365 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

	Cost on Books.
State of Washington	\$988 46

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.		Amt. Invested.
Miscellaneous		\$506,390 55
AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.		Amt. Loaned.
Miscellaneous		\$937,600 85
AMOUNT LOANED ON OTHER SECURITIES.		Amt. Loaned.
Grain, etc.		\$214,121 55
AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.		Amount.
New York, London, Chicago, etc.		\$2,349,063 72
DESCRIPTION OF OTHER ASSETS.		Amt. on Books.
Customers' liabilities on letters of credit, etc.		\$838,019 10

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$1,139 66	Capital paid in coin	\$3,000,000 00
United States bonds	114,689 00	Reserve fund	500,000 00
Miscellaneous bonds	505,703 05	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund	86,718 04
warrants	2,619,078 84	Due depositors	4,853,815 75
Loans on other securities		Due banks and bankers	481,538 37
(grain, etc.)	100,695 79	Dividends unpaid	487 50
Loans on personal security		Sterling credits, etc.	974,164 17
and overdrafts	2,036,052 25		
Money on hand	1,461,590 68		
Due from banks and bankers ..	2,128,933 66		
Furniture and fixtures	4,000 00		
Expenses	16,848 91		
Taxes	1,664 66		
Customers' liabilities on			
letters of credit, etc.	906,327 33		
Total resources	\$9,896,723 83	Total liabilities	\$9,896,723 83

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry F. Allen, 600; John F. Bigelow, 250; Chris. de Guigné, 250; Henry L. Dodge, 250; James L. Flood, 1,200; Lewis Gerstle, 600; Isaias W. Hellman, 5,815; John W. Mackay, 1,000; Levi Strauss, 850; David N. Walter, 450; Robert Watt, 250. Total number of shares held by the Directors is 11,515 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

	Cost on Books.
State of Washington	\$1,139 66

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
United States bonds	\$100,000 00	\$114,689 00
Railroad first mortgage bonds (miscellaneous)	498,700 00	505,703 05
Totals	\$598,700 00	\$620,392 05

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.
Miscellaneous	\$2,619,078 84

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Grain, etc.	\$100,695 79

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Chicago, Boston, Philadelphia, St. Louis, London, Paris, and New York...	\$2,128,933 66

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Customers' liabilities on letters of credit, etc.	\$906,327 33

BANK COMMISSIONERS' EXAMINATION. (July 8, 1894.)

Resources.		Liabilities.	
Real estate	\$1,292 68	Capital paid up	\$3,000,000 00
Invested in stocks, bonds, and warrants	619,202 05	Reserve fund	500,000 00
Loans and discounts	4,902,111 61	Due depositors	4,813,040 91
Cash balances	1,383,964 11	Due banks and bankers	1,559,130 96
Due from banks and bankers	3,116,978 20	Interest collected	1,082 18
Furniture, fixtures, etc.	4,000 00	Rents, exchange, etc.	6,097 39
Expenses, taxes, etc.	7,545 29	Dividends unpaid	45,337 50
Profit and loss			110,405 00
Total resources	\$10,035,093 94	Total liabilities	\$10,035,093 94

SATHER BANKING COMPANY—SAN FRANCISCO.
(Incorp. March 21, 1887.)

STATEMENT ON JANUARY 1ST.

JAMES K. WILSON, President.

L. I. COWGILL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$168,840 21	Capital paid in coin	\$1,000,000 00
Miscellaneous stocks	13,723 51	Profit and loss and contin-	
Loans on real estate	114,869 42	gent fund	73,343 14
Loans on stocks	34,874 26	Due depositors	1,151,360 82
Loans on other securities	228,019 84		
Loans on personal security and overdrafts	1,059,369 60		
Money on hand	277,640 60		
Checks and other cash items ..	64,730 22		
Due from banks and bankers ..	250,636 30		
Furniture and fixtures	12,000 00		
Total resources	\$2,224,703 96	Total liabilities	\$2,224,703 96

The amount of capital stock is \$1,000,000; amount subscribed is \$1,250,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. F. A. Talbot, 110; W. P. Johnson, 275; F. W. Sumner, 130; E. A. Bruguere, 1,050; Albert Miller, 80; C. S. Benedict, 135; Jas. K. Wilson, 50. Total number of shares held by the Directors is 1,830 shares.

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.
Miscellaneous stocks	\$34,874 26

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Goods in warehouse and in transit East.....	\$228,019 84

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Drexel, Morgan & Co., New York.....	\$204,243 53
Drexel & Co., Philadelphia.....	3,143 90
Downer & Co., Boston.....	4,701 15
Atlas National Bank, Chicago.....	10,556 28
Mechanics Bank, St. Louis.....	2,764 98
First National Bank, Kansas City.....	1,719 15
National Bank of Commerce, Denver.....	14,604 06
Brown, Shipley & Co., London.....	1,960 34
Drexel, Harjes & Co., Paris.....	6,942 91
Total	\$250,636 30

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$167,245 56	Capital paid in coin.....	\$1,000,000 00
Miscellaneous bonds and stocks.....	43,723 51	Profit and loss and contingent fund.....	82,820 18
Loans on real estate.....	118,380 32	Due depositors.....	1,014,883 84
Loans on stocks, bonds, and warrants.....	27,700 00	Other liabilities.....	1,502 77
Loans on other securities.....	185,760 52		
Loans on personal security and overdrafts.....	1,128,900 43		
Money on hand.....	229,976 33		
Checks and other cash items.....	34,893 35		
Due from banks and bankers.....	149,369 90		
Furniture and fixtures.....	12,000 00		
Expenses.....	1,256 87		
Total resources	\$2,099,206 79	Total liabilities.....	\$2,099,206 79

The amount of capital stock is \$1,000,000; amount subscribed is \$1,250,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. F. A. Talbot, 110; W. P. Johnson, 275; F. W. Sumner, 130; Albert Miller, 80; C. S. Benedict, 135; C. B. Baker, 50; Jas. K. Wilson, 50. Total number of shares held by the Directors is 830 shares.

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.
Contra Costa Water Co. bonds.....	\$30,000 00
Novato Land Co. stock.....	13,723 51
Total	\$43,723 51

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
J. P. Morgan & Co., New York	\$102,557 49
Drexel & Co., Philadelphia	4,893 34
Downer & Co., Boston	4,045 54
Atlas National Bank, Chicago	7,362 41
Mechanics Bank, St. Louis	1,127 65
First National Bank, Kansas City	1,376 86
National Bank of Commerce, Denver	1,868 22
Brown, Shipley & Co., London	15,298 75
Morgan, Harjes & Co., Paris	10,839 64
Total	\$149,369 90

BANK COMMISSIONERS' EXAMINATION. (December 15, 1894.)

Resources.		Liabilities.	
Bank premises	\$168,840 21	Capital paid up	\$1,000,000 00
Loans and discounts	1,476,143 68	Due depositors	1,158,622 44
Cash balances	390,718 18	Interest collected	1,668 78
Due from banks and bankers	195,838 76	Rents, exchange, etc.	200 45
Furniture, fixtures, etc.	12,000 00	Profit and loss	85,745 65
Expenses, taxes, etc.	2,696 49		
Total resources	\$2,246,237 32	Total liabilities	\$2,246,237 32

TALLANT BANKING COMPANY—SAN FRANCISCO.
(Incorp. July 28, 1891.)

STATEMENT ON JANUARY 1ST.

JOHN D. TALLANT, President.

JOHN DEMPSTER MCKEE, Cashier.

FRED'K W. TALLANT, Vice-President.

Resources.		Liabilities.	
Real estate taken for debt....	\$76,721 62	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	33,000 00	Profit and loss and contin- gent fund	5,825 47
Loans on real estate	87,373 00	Due depositors	849,295 74
Loans on stocks, bonds, etc.	86,530 50	Due banks and bankers	59,694 13
Loans on other securities	94,317 30	Due Tallant & Co.	30,579 12
Loans on personal security and overdrafts	677,857 01		
Money on hand	330,530 10		
Due from banks and bankers	57,295 93		
Furniture and fixtures	1,000 00		
Other assets	769 00		
Total resources	\$1,445,394 46	Total liabilities	\$1,445,394 46

The amount of capital stock is \$1,000,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John D. Tallant, 500; Fred'k W. Tallant, 500; John Dempster McKee, 490; Kirkham Wright, 10. Total number of shares held by the Directors is 1,500.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$57,862 65	\$65,000 00
Santa Barbara	18,858 97	25,000 00
Totals	\$76,721 62	\$90,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco and Santa Clara	\$74,500 00	\$148,000 00
Alameda	10,373 00	22,000 00
San Mateo	2,500 00	3,500 00
Totals	\$87,373 00	\$173,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.
Eel River Valley Lumber Co. stock	\$30,000 00
Portland Gas Co. bonds	3,000 00
Total	\$33,000 00

AMOUNT LOANED ON STOCKS, BONDS, ETC.

	Amt. Loaned.
Point Lobos Road Co. stock	\$6,600 00
Eel River Valley Lumber Co. stock	20,000 00
West Coast Steamship Co. stock	90 00
Owl Drug Co. stock	1,875 00
California Powder Co. stock	5,000 00
Indianapolis and Vincennes Railroad Co. bonds	500 00
Pleasant Valley Farming Co. stock	6,000 00
Bancroft-Whitney Co. stock	22,128 55
California Title, Insurance, and Trust Co. stock	4,000 00
Union National Bank (Oakland) stock	7,385 70
Merchants and Shipowners Tugboat Co. stock	5,000 00
Mutual Savings Fund, Loan, and Building Association stock	100 00
San Francisco Savings Union pass-book	1,376 25
Hawaiian Commercial Co. and Alameda Savings Bank stock	650 00
Safety Nitro and Vigorit Powder and Paraffine Paint Co. stock	800 00
California Savings and Loan Society pass-book	200 00
Central Bank of Oakland stock	600 00
Excelsior Coal Co. stock	800 00
Market Street Cable Co. stock	400 00
California Guarantee Investment Co. stock	3,025 00
Total	\$86,530 50

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Merchandise in warehouses	\$90,764 14
Vessel property, with insurance	3,553 16
Total	\$94,317 30

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Drexel, Morgan & Co., New York	\$34,283 77
National Bank of America, Chicago	9,921 91
National Bank of D. O. Mills & Co., Sacramento	13,090 25
Total	\$57,295 93

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
$\frac{1}{16}$ interest in steam schooner "Westport"	\$679 00	\$1,250 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$75,619 87	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	37,586 08	Profit and loss and contingent fund	33,251 09
Loans on real estate	123,673 00	Due depositors	827,880 37
Loans on stocks, bonds, etc.	104,781 70	Due banks and bankers	52,183 17
Loans on other securities	79,449 46	Due Tallant & Co.	30,579 12
Loans on personal security and overdrafts	759,409 51		
Money on hand	178,007 98		
Due from banks and bankers ..	64,230 44		
Furniture and fixtures	1,000 00		
Expenses and taxes	13,828 85		
Other assets	11,306 86		
Total resources	\$1,448,893 75	Total liabilities	\$1,448,893 75

The amount of capital stock is \$1,000,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John D. Tallant, 500; Frederick W. Tallant, 500; John Dempster McKee, 490; Kirkham Wright, 10; George P. Tallant, 250. Total number of shares held by the Directors is 1,750 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$57,116 15	\$70,000 00
Santa Barbara	18,503 72	25,000 00
Totals	\$75,619 87	\$95,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$9,573 00	\$14,000 00
San Francisco	106,000 00	159,000 00
Santa Clara	5,600 00	25,000 00
San Mateo	2,500 00	3,500 00
Totals	\$123,673 00	\$201,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.	Market Value.
Eel River Valley Lumber Co. stock	\$30,000 00	\$51,000 00
Portland Gas Co. bonds	2,970 00	3,000 00
Shipowners and Merchants Tug Boat Co. stock	2,762 50	3,000 00
Giant Powder Co. stock	1,853 58	1,900 00
Totals	\$37,586 08	\$58,900 00

AMOUNT LOANED ON STOCKS, BONDS, ETC.

	Amt. Loaned.
Bancroft-Whitney Co. stock	\$21,221 00
Union National Bank of Oakland stock	7,535 70
Merchants and Ship Owners Tug Boat Co., Alaska Packers Ass'n stock	5,000 00
California Title Insurance and Trust Co. stock	4,000 00
Indianapolis and Vincennes Railroad Co. bonds	500 00
Alaska Improvement Co. stock	5,000 00
California Guarantee Investment Co. stock	4,000 00
Safety Nitro and Vigorit Powder Co. stock	800 00
Amount carried forward	\$48,056 70

AMOUNT LOANED ON STOCKS, BONDS, ETC.—Continued.

	Amt. Loaned.
Amount brought forward	\$48,056 70
Point Lobos Road Co. stock	4,000 00
Owl Drug Co. stock	1,875 00
Pleasant Valley Farm Co. and Renters Coöperative Improvement Co. and Real Estate stock	10,000 00
Eel River Valley Lumber Co. stock	20,000 00
Excelsior Coal Co. stock	1,500 00
Bank of Arcata, Sunol Land and Improvement Co., Western Redwood Co., and Sun Creek Land and Coal Co. stock	8,500 00
Interior Development Co. stock	2,500 00
Economy Building Association stock	250 00
California Powder Co. stock	5,000 00
Alameda Savings Bank and Hawaiian Commercial Co. stock	2,500 00
Central Bank of Oakland stock	600 00
Total	\$104,781 70

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Merchandise in warehouses, and whalebone with Knauth, Nachod & Kuhne, New York	\$75,896 30
Vessel property, with insurance	3,553 16
Total	\$79,449 46

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
J. P. Morgan & Co., New York	\$33,340 02
National Bank of America, Chicago, Ill.	12,628 32
National Bank of Commerce, Kansas City, Mo.	172 20
Knauth, Nachod & Kuhne, New York	6,681 30
National Bank of D. O. Mills & Co., Sacramento	9,550 78
Union National Bank, Oakland	1,774 33
Ladd & Tilton, Portland, Or.	83 49
Total	\$64,230 44

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
$\frac{1}{2}$ interest in steam schooner "Westport"	\$694 00	\$1,250 00
Lot of whalebone, with Knauth, Nachod & Kuhne, New York	906 00	1,500 00
Two schooners taken for debt	9,706 86	15,000 00
Totals	\$11,306 86	\$17,750 00

BANK COMMISSIONERS' EXAMINATION. (January 17, 1895.)

Resources.		Liabilities.	
Real estate	\$76,721 62	Capital paid up	\$500,000 00
Invested in stocks, bonds, and warrants	33,000 00	Due depositors	855,335 71
Loans and discounts	979,458 17	Due banks and bankers	39,484 94
Cash balances	310,448 37	Interest collected	1,266 81
Due from banks and bankers	23,487 90	Profit and loss	6,702 47
Furniture, fixtures, etc.	1,000 00	Other liabilities	30,586 02
Expenses, taxes, etc.	772 75		
Other assets	8,487 14		
Total resources	\$1,433,375 95	Total liabilities	\$1,433,375 95

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.
(Incorp. February 5, 1886.)

STATEMENT ON JANUARY 1ST.

JOHN J. VALENTINE, President.

H. WADSWORTH, Cashier.

Resources.		Liabilities.	
Real estate.....	\$635,067 80	Capital paid in coin.....	\$500,000 00
United States bonds.....	118,588 50	Reserve fund.....	5,750,000 00
Miscellaneous bonds and stocks.....	486,814 74	Profit and loss and contin- gent fund.....	558,511 00
City and county warrants.....	140,738 05	Due depositors.....	2,274,623 11
Loans on real estate.....	1,162,103 20	Due banks and bankers.....	1,033,803 59
Loans on stocks, bonds, and warrants.....	2,170,694 18		
Loans on other securities (grain, etc.).....	181,508 81		
Loans on personal security and overdrafts.....	1,694,815 31		
Money on hand.....	848,144 26		
Checks and other cash items.....	240,493 69		
Due from banks and bankers, including our branches.....	2,411,402 97		
Furniture and fixtures.....	25,845 29		
Postage stamp account.....	720 90		
Total resources.....	\$10,116,937 70	Total liabilities.....	\$10,116,937 70

The amount of capital stock is \$8,000,000; amount subscribed is \$8,000,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 80,000 shares; the average amount paid on each share of stock is \$6 25.

The names of the Directors, and number of shares of stock held by each, are as follows: Benj. P. Cheney, 20; Oliver Eldridge, 10; Dudley Evans, 10; Geo. E. Gray, 20; Henry E. Huntington, 10; Homer S. King, 10; John J. McCook, 10; John J. Valentine, 51; Aaron Stein, 5. Total number of shares held by the Directors is 146 shares.

REAL ESTATE OWNED BY THE BANK.

(Exclusive of bank premises.)

County or State Situated In.	Cost on Books.	Market Value.
Contra Costa.....	\$6,465 25	\$7,500 00
Fresno.....	571 81	5,000 00
Los Angeles.....	18,716 70	20,000 00
Marin.....	1,800 00	2,000 00
Merced.....	1,266 30	1,500 00
Napa.....	17,383 04	15,000 00
Sacramento.....	6,336 84	7,500 00
San Mateo.....	99 05	7,500 00
San Francisco.....	160,073 73	200,000 00
Illinois.....	74,448 38	100,000 00
Missouri.....	50,217 84	55,000 00
Nebraska.....	15,162 82	20,000 00
New Jersey.....	154,482 70	165,000 00
New Mexico.....	10,289 30	12,000 00
Oregon.....	13 43	1,000 00
Texas.....	59,434 39	60,000 00
Utah.....	58,306 22	60,000 00
Totals.....	\$635,067 80	\$739,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$112,248 42	\$225,000 00
Butte	149,678 13	350,000 00
Fresno	71,279 95	150,000 00
Mendocino	1,242 86	2,000 00
Monterey	15,428 70	40,000 00
Orange	12,165 68	25,000 00
Placer	8,350 44	9,000 00
San Benito	55,225 23	65,000 00
San Francisco	492,557 21	1,000,000 00
San Mateo	9,000 00	18,000 00
Santa Barbara	3,619 00	10,000 00
Santa Clara	4,600 00	10,000 00
Sonoma	40,000 00	75,000 00
Tulare	5,815 07	7,500 00
State of Illinois	124,372 46	150,000 00
State of Maine	6,000 00	10,000 00
State of Oregon	50,000 00	75,000 00
State of Washington	520 00	1,500 00
Totals	\$1,162,103 20	\$2,223,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
\$100,000 United States 5 per cent coupon bonds	\$100,000 00	\$118,588 50	\$117,000 00
11 shares Denver and Rio Grande Ry. Co stock	1,100 00	560 89	560 89
2,970 shares Commercial National Bank, Portland, Oregon, stock	297,000 00	297,387 50	326,700 00
500 shares San Gabriel Wine Co.'s stock	50,000 00	27,937 25	30,000 00
\$50,000 bonds Pittsburg, Shenango & Lake Erie Ry. Co.	50,000 00	44,027 70	44,027 70
\$26,000 bonds Siskiyou County, Cal.	26,000 00	26,901 40	28,600 00
\$100,000 bonds Sandusky and Columbus R. R., Short Line	100,000 00	90,000 00	90,000 00
Warrants of County of Multnomah, Oregon	6,182 48	6,182 48	6,182 48
Warrants of City of Portland, Oregon	93,229 39	93,229 39	93,229 39
Warrants of Seattle School District, No. 1, King County, Washington	38,010 53	38,010 53	38,010 53
Warrants of School District No. 1, Snohomish County, Washington	3,315 65	3,315 65	3,315 65
Totals	\$764,838 05	\$746,141 29	\$777,626 64

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
State, county, district, and municipal bonds and warrants	\$140,000 00	\$72,424 18	\$140,000 00
Bank and building association stocks	250,000 00	67,390 00	80,000 00
Railway stocks and bonds	1,300,000 00	852,676 80	1,300,000 00
Express and transfer company stock	40,000 00	26,710 88	45,000 00
Water company stocks and bonds	100,000 00	64,325 00	90,000 00
Gas and electric company stocks	100,000 00	52,795 20	75,000 00
Telephone and telegraph company stocks and bonds	350,000 00	186,716 49	350,000 00
Manufacturing and commercial corporation stocks	400,000 00	192,530 63	250,000 00
Land corporation stocks	1,000,000 00	520,500 00	1,000,000 00
Mining corporation stocks	4,000,000 00	101,500 00	300,000 00
Miscellaneous stocks and bonds	50,000 00	33,125 00	50,000 00
Totals	\$7,730,000 00	\$2,170,694 18	\$3,680,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain	\$13,300 00	\$25,000 00
Canned goods	100,251 38	125,000 00
Merchandise	46,795 00	90,000 00
Bullion and foreign coin	156 18	4,000 00
Miscellaneous	21,006 25	75,000 00
Totals	\$181,508 81	\$319,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Boston, National Bank of Commonwealth	\$1,121 63
Boston, National Bank of Republic	3,867 94
Carson, Bullion and Exchange Bank	183 09
Chicago, Commercial National Bank	22,006 86
Chicago, Globe National Bank	19,516 04
Chicago, National Bank of Illinois	43,505 34
Chihuahua, Banco Minero	25 97
Cincinnati, German National Bank	630 98
Cincinnati, Third National Bank	478 44
Denver, First National Bank	17,111 46
Helena, First National Bank	387 15
London, Eives & Allen	290 00
Mendocino, Mendocino Discount Bank	575 13
Mexico, Banco Nacional de Mexico	1,150 10
Minneapolis, Security Bank of Minneapolis	15,843 92
New Orleans, Louisiana National Bank	3,812 43
Oakland, Central Bank	3,930 19
Oakland, First National Bank	4,495 42
Ogden, Utah National Bank	828 78
Omaha, First National Bank	3,218 42
Palouse, First National Bank	63 08
Paris, Kane & Co.	1,346 21
Philadelphia, Tradesmen's National Bank	25,714 69
Portland, Commercial National Bank	10,895 08
Seattle, Seattle Dime Savings Bank	109 38
St. Louis, Mechanics Bank	15,013 41
St. Louis, St. Louis National Bank	6,585 61
St. Louis, Third National Bank	8,394 38
Victoria, Green, Worlock & Co.	3,343 20
Sundry items in transit, due from banks and bankers	79,124 41
New York and Salt Lake	2,117,834 23
Total	\$2,411,402 97

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Postage stamp account	\$720 90	\$720 90

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate	\$611,061 31	Capital paid in coin	\$500,000 00
United States bonds	117,500 00	Reserve fund	5,750,000 00
Miscellaneous bonds and stocks	484,810 91	Profit and loss and contingent fund	574,664 89
County and miscellaneous warrants	77,129 27	Due depositors	2,426,673 87
Loans on real estate	1,189,550 41	Due banks and bankers	1,185,897 14
Loans on stocks, bonds, and warrants	1,977,149 99		
Loans on other securities (grain, etc.)	115,303 49		
Loans on personal security and overdrafts	2,232,949 74		
Money on hand	813,895 17		
Checks and other cash items	109,869 53		
Due from banks and bankers, including our branches	2,681,036 94		
Furniture and fixtures	25,845 29		
Postage stamp account	1,133 85		
Total resources	\$10,437,235 90	Total liabilities	\$10,437,235 90

The amount of capital stock is \$8,000,000; amount subscribed is \$8,000,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 80,000 shares; the average amount paid on each share of stock is \$6 25.

The names of the Directors, and number of shares of stock held by each, are as follows: John J. Valentine, 51; George E. Gray, 20; Homer S. King, 10; Charles F. Crocker, 100; H. E. Huntington, 10; Oliver Eldridge, 10; John J. McCook, 10; B. P. Cheney, 20; Dudley Evans, 10. Total number of shares held by the Directors is 241 shares.

REAL ESTATE OWNED BY THE BANK.

(Exclusive of bank premises.)

County or State Situated In.	Cost on Books.	Market Value.
Contra Costa	\$6,465 25	\$210,000 00
Fresno	2,567 93	
Los Angeles	18,716 70	
Marin	1,800 00	
Merced	1,266 30	
Napa	16,866 81	
Sacramento	5,393 84	
San Francisco	144,073 73	
San Mateo	99 05	
Illinois	74,846 88	
Missouri	41,217 84	420,000 00
Nebraska	15,162 82	
New Jersey	154,535 20	
New Mexico	10,289 30	
Oregon	19 05	
Texas	59,434 39	
Utah	58,306 22	
Totals	\$611,061 31	\$630,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$104,711 71	\$1,800,000 00
Butte	160,000 00	
Fresno	114,991 10	
Mendocino	1,242 86	
Orange	11,976 78	
Placer	8,350 44	
San Benito	55,225 28	
San Francisco	487,054 80	
Santa Barbara	6,695 50	
Santa Clara	23,500 00	
Shasta	33,451 11	
State of Illinois	131,668 18	
State of Oregon	50,200 00	
State of Washington	482 65	
Totals	\$1,189,550 41	\$1,800,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
\$100,000 United States 5 per cent coupon bonds ..	\$100,000 00	\$117,500 00	\$679,440 18
11 shares Denver and Rio Grande Railroad stock	1,100 00	560 89	
2,970 shares Commercial National Bank, Portland, Oregon, stock	296,000 00	296,387 50	
500 shares San Gabriel Wine Co. stock	50,000 00	27,937 25	
\$50,000 bonds Pittsburg, Shenango, and Lake Erie Railroad	50,000 00	44,027 70	
\$100,000 bonds Sandusky and Columbus Railroad Short Line	100,000 00	90,000 00	
\$25,000 bonds Siskiyou County, Cal.	25,000 00	25,897 57	
County warrants	54,843 47	54,843 47	
City warrants	22,285 80	22,285 80	
Totals	\$699,229 27	\$679,440 18	\$679,440 18

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
State, county, district, and municipal bonds and warrants.....	\$140,000 00	\$76,962 45	\$3,500,000 00
Bank and building association stocks.....	250,000 00	52,237 38	
Railway stocks and bonds.....	1,300,000 00	798,235 85	
Express and transfer company stocks.....	40,000 00	25,700 00	
Water company stocks and bonds.....	100,000 00	52,425 00	
Gas and electric company stocks.....	90,000 00	40,745 66	
Telephone and telegraph company stocks and bonds.....	300,000 00	142,294 33	
Manufacturing and commercial corporation stocks.....	450,000 00	199,691 56	
Land corporation stocks.....	450,000 00	199,691 56	
Mining corporation stocks.....	1,000,000 00	553,763 55	
Miscellaneous stocks and bonds.....	50,000 00	33,694 21	
Totals.....	\$3,820,000 00	\$1,977,149 99	\$3,500,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Canned fruits.....	\$58,966 28	\$160,000 00
Iron and steel.....	40,762 21	
Other merchandise.....	9,440 00	
Miscellaneous.....	6,135 00	
Totals.....	\$115,303 49	\$160,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Boston, National Bank of Commonwealth.....	\$14,608 71
Boston, National Bank of Republic.....	7,224 15
Chicago, Commercial National Bank.....	26,678 44
Chicago, Globe National Bank.....	8,410 78
Chicago, National Bank of Illinois.....	11,850 74
Cincinnati, German National Bank.....	2,491 24
Cincinnati, Third National Bank.....	918 95
Everett, Rucker Bank.....	447 19
Fairhaven, Fairhaven National Bank.....	17 25
Kansas City, National Bank of Commerce.....	2,103 55
Kansas City, National Bank of Kansas City.....	97 83
London, Eives & Allen.....	3,608 16
Mexico, Banco Nacional de Mexico.....	1,884 35
Minneapolis, Security Bank of Minneapolis.....	14,626 60
Moscow, Moscow National Bank.....	318 66
New Orleans, Louisiana National Bank.....	2,830 28
Oakland, Central Bank.....	10,529 08
Omaha, First National Bank.....	10,010 43
Ogden, Utah National Bank.....	458 45
Paris, Comptoir National d'Escompte de Paris.....	2,880 55
Paris, Kane & Co.....	4,616 27
Philadelphia, Tradesmen's National Bank.....	23,105 70
St. Louis, Mechanics Bank.....	3,188 32
St. Louis, St. Louis National Bank.....	6,718 37
St. Louis, Third National Bank.....	4,428 18
Sundry items in transit, due from banks and bankers.....	40,234 65
New York and Salt Lake.....	2,476,750 06
Total.....	\$2,681,036 94

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Postage stamp account.....	\$1,133 85	\$1,133 85

BANK COMMISSIONERS' EXAMINATION. (August 1, 1894.)

Resources.		Liabilities.	
Real estate.....	\$632,095 79	Capital paid up.....	\$500,000 00
Invested in stocks, bonds, and warrants.....	1,033,988 33	Reserve fund.....	5,750,000 00
Loans and discounts.....	5,718,768 20	Due depositors.....	2,232,821 49
Cash balances.....	877,667 56	Due banks and bankers.....	973,163 48
Due from banks and bankers.....	953,497 16	Rents, exchange, etc.....	18,884 11
Furniture, fixtures, etc.....	28,845 29	Profit and loss.....	505,352 89
Other assets.....	760,637 54	Other liabilities.....	25,277 90
Total resources.....	\$10,005,499 87	Total liabilities.....	\$10,005,499 87

BANK OF ALAMEDA. (Incorp. October 31, 1888.)

STATEMENT ON JANUARY 1ST.

H. SEVENING, President.

J. E. BAKER, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$33,600 00	Capital paid in coin.....	\$100,000 00
County warrants.....	9,545 03	Reserve fund.....	41,100 84
Loans on real estate.....	78,000 00	Due depositors.....	122,680 75
Loans on personal security and overdrafts.....	182,930 47	Due banks and bankers.....	2,181 64
Money on hand.....	60,755 81	Dividends unpaid.....	6,319 00
Checks and other cash items.....	1,231 65	State, county, or city money.....	170,762 17
Due from banks and bankers.....	74,592 95		
Furniture and fixtures.....	2,388 49		
Total resources.....	\$443,044 40	Total liabilities.....	\$443,044 40

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevening, 33; D. Linderman, 27; R. R. Thompson, 231; Jos. Knowland, 83; D. L. Randolph, 82; Columbus Bartlett, 10; Geo. H. Payne, 10. Total number of shares held by the Directors is 476 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda.....	\$78,000 00	\$155,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Oregon Railway and Navigation Co. first mortgage 6 per cent bonds.....	\$30,000 00	\$33,600 00	\$33,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank, San Francisco.....	\$21,426 12
First National Bank, New York.....	51,986 35
First National Bank, San Francisco.....	205 53
San Francisco Savings Union, San Francisco.....	154 13
Mutual Savings Bank, San Francisco.....	517 02
German Savings and Loan Society, San Francisco.....	303 80
Total.....	\$74,592 95

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$33,600 00	Capital paid in coin	\$100,000 00
Loans on real estate	77,000 00	Reserve fund	41,100 84
Loans on personal security and overdrafts.....	179,517 09	Profit and loss and contin- gent fund.....	8,672 37
Money on hand.....	35,132 42	Due depositors	141,405 00
Checks and other cash items..	838 69	Due banks and bankers.....	40,569 52
Due from banks and bankers..	107,613 48	Dividends unpaid	202 00
Furniture and fixtures.....	2,388 49	State, county, or city money..	109,835 55
Expenses	4,770 83		
Taxes	924 28		
Total resources	\$441,785 28	Total liabilities	\$441,785 28

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevensing, 13; D. Linderman, 27; R. R. Thompson, 231; Jos. Knowland, 103; D. L. Randolph, 82; C. Bartlett, 10; George H. Payne, 10. Total number of shares held by the Directors is 476.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$77,000 00	\$153,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Oregon Railway and Navigation Co. first mort- gage 6 per cent bonds	\$30,000 00	\$33,600 00	\$34,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank, San Francisco.....	\$10,467 64
First National Bank, New York.....	12,785 06
First National Bank, Chicago.....	49,153 21
First National Bank, San Francisco.....	255 53
San Francisco Savings Union, San Francisco	10,160 35
Mutual Savings Bank, San Francisco	10,537 89
German Savings Bank, San Francisco.....	10,303 80
Hibernia Savings Bank, San Francisco.....	4,000 00
Total	\$107,613 48

BANK COMMISSIONERS' EXAMINATION. (November 8, 1894.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$36,269 73	Capital paid up.....	\$100,000 00
Loans and discounts.....	258,851 69	Reserve fund	41,033 19
Cash balances	33,822 30	Due depositors	145,475 37
Due from banks and bankers..	16,845 01	Due banks and bankers.....	41,753 63
Furniture, fixtures, etc.....	2,388 49	Interest collected.....	6,074 32
Expenses, taxes, etc.....	3,313 18	Rents, exchange, etc.	61 01
		Dividends unpaid	379 00
		Public money.....	16,713 88
Total resources	\$351,490 40	Total liabilities	\$351,490 40

ALHAMBRA BANK. (Incorp. October 10, 1888.)

STATEMENT ON JANUARY 1ST.

J. M. ELLIOTT, President.

J. A. GREEN, Cashier.

Resources.		Liabilities.	
Bank premises	\$9,400 00	Capital paid in coin	\$25,000 00
Real estate taken for debt	1,405 00	Reserve fund	1,000 00
Miscellaneous bonds	500 00	Profit and loss and contin-	
Loans on real estate	10,986 40	gent fund	4,914 21
Loans on other securities		Due depositors	26,815 72
(grain, etc.)	1,323 50	Due banks and bankers	1,357 96
Loans on personal security			
and overdrafts	23,776 42		
Money on hand	2,338 71		
Checks and other cash items	1,571 26		
Due from banks and bankers	3,433 10		
Furniture and fixtures	1,500 00		
Expenses	2,684 50		
Taxes	169 00		
Total resources	\$59,087 89	Total liabilities	\$59,087 89

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: James Wayne, 10; Gail B. Johnson, 80; S. B. Kingsley, 20; G. B. Adams, 49; J. M. Elliott, 55; F. E. Gray, 150; J. A. Green, 100; James McLaren, 120; Milbank Johnson, 166. Total number of shares held by the Directors is 750 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	\$1,405 00	\$1,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$6,875 00	\$11,500 00
Riverside	4,111 40	9,600 00
Totals	\$10,986 40	\$21,100 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
San Jacinto and Pleasant Valley Irrigation bonds	\$1,000 00	\$500 00	\$600 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse	\$811 50	\$900 00
Chattel mortgage on eighteen horses	512 00	900 00
Totals	\$1,323 50	\$1,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco	\$137 39
Chase National Bank, New York	213 46
First National Bank, Los Angeles	3,082 25
Total	\$3,433 10

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$9,400 00	Capital paid in coin.....	\$25,000 00
Real estate taken for debt.....	1,495 00	Reserve fund.....	1,000 00
Miscellaneous bonds.....	776 00	Profit and loss and contin-	
Loans on real estate.....	10,314 00	gent fund.....	1,293 41
Loans on bonds.....	540 00	Due depositors.....	40,906 15
Loans on other securities.....	2,467 00		
Loans on personal security			
and overdrafts.....	26,400 39		
Money on hand.....	3,546 99		
Due from banks and bankers.....	10,464 83		
Furniture and fixtures.....	1,500 00		
Expenses.....	1,250 00		
Taxes.....	45 35		
Total resources.....	\$68,199 56	Total liabilities.....	\$68,199 56

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Jas. Wayne, 10; G. B. Johnson, 80; S. B. Kingsley, 20; G. B. Adams, 49; J. M. Elliott, 55; F. Edward Gray, 150; J. A. Green, 100; Milbank Johnson, 166; Jas. McLaren, 120. Total number of shares held by the Directors is 750 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside.....	\$1,495 00	\$2,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles.....	\$4,425 00	\$11,100 00
Riverside.....	5,189 00	13,200 00
San Francisco and Alameda.....	700 00	1,300 00
Totals.....	\$10,314 00	\$25,600 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
San Jacinto and Pleasant Valley Irrigation bonds.....	\$1,400 00	\$776 00

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.
San Jacinto and Pleasant Valley Irrigation bonds.....	\$1,000 00	\$540 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgages on horses and printing office.....	\$1,006 00	\$2,500 00
Crop mortgages.....	1,461 00	3,000 00
Totals.....	\$2,467 00	\$5,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Los Angeles.....	\$5,582 16
Chase National Bank, New York.....	3,208 26
First National Bank, San Francisco.....	389 73
State Bank, San Jacinto.....	1,284 68
Total.....	\$10,464 83

BANK COMMISSIONERS' EXAMINATION. (October 18, 1894.)

Resources.		Liabilities.	
Bank premises	\$9,400 00	Capital paid up	\$25,000 00
Other real estate	1,400 00	Reserve fund	1,000 00
Loans and discounts	33,974 72	Due depositors	27,355 62
Cash balances	2,944 86	Interest collected	3,201 63
Due from banks and bankers ..	5,240 88		
Furniture, fixtures, etc.	1,500 00		
Expenses, taxes, etc.	2,096 79		
Total resources	\$56,557 25	Total liabilities	\$56,557 25

CITIZENS BANK OF ANAHEIM. (Incorp. October 18, 1893.)

STATEMENT ON JANUARY 1ST.

H. COHEN, President.

L. GOLDWATER, Cashier.

Resources.		Liabilities.	
Miscellaneous stocks	\$1,348 82	Capital paid in coin	\$20,000 00
Loans on real estate	20,350 00	Profit and loss and contin- gent fund	1,470 96
Loans on stocks, bonds, and warrants	2,205 00	Due depositors	73,266 94
Loans on other securities (grain)	3,000 00	Due City Treasurer (person- ally)	4,018 56
Loans on personal security and overdrafts	29,202 78	Collection deposits	1,054 53
Money on hand	11,168 62		
Checks and other cash items ..	274 95		
Due from banks and bankers ..	32,260 82		
Total resources	\$99,810 99	Total liabilities	\$99,810 99

The amount of capital stock is \$100,000; amount subscribed is \$80,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 800 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: K. Cohn, 40; R. Melrose, 10; H. Cohen, 200; W. T. Brum, 40; L. Goldwater, 445. Total number of shares held by the Directors is 735 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Orange	\$20,350 00	\$51,450 00

AMOUNT INVESTED IN STOCKS.

	Amt. Invested. Market Value.	
26 shares Anaheim Building and Loan Association stock	\$1,348 82	\$1,482 82

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
205 shares Anaheim Union Water Co. stock	\$20,500 00	\$1,080 00	\$2,460 00
1 bond Anaheim Union Water Co.	500 00	500 00	500 00
1 warrant in Treasury Anaheim Irrigation Dis- trict	1,000 00	550 00	1,000 00
10 shares Anaheim Building and Loan Asso- ciation stock	-----	75 00	280 00
Totals	\$22,000 00	\$2,205 00	\$4,240 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for grain	\$3,000 00	\$6,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank, Los Angeles	\$26,533 67
London, Paris, and American Bank (Limited), San Francisco	2,758 41
Importers and Traders National Bank, New York	1,411 63
First National Bank, Santa Ana	1,557 11
Total	\$32,260 82

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Miscellaneous stocks	\$1,732 01	Capital paid in coin	\$20,000 00
Loans on real estate	27,592 55	Profit and loss and contin-	
Loans on stocks, etc.	4,304 75	gent fund	1,470 96
Loans on other securities	1,355 00	Due depositors	82,533 40
Loans on personal security		Due City Treasurer (personal)	1,987 20
and overdrafts	36,239 34	Collection deposits	570 33
Money on hand	9,543 16	Interest collected	3,120 26
Checks and other cash items ..	437 73	Exchange and discounts	175 10
Due from banks and bankers ..	28,023 61	Due President and Cashier	
Expenses	3,079 10	(salary)	2,450 00
Total resources	\$112,307 25	Total liabilities	\$112,307 25

The amount of capital stock is \$100,000; amount subscribed is \$80,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 800 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: K. Cohn, 40; R. Melrose, 10; H. Cohen, 200; W. T. Brum, 40; L. Goldwater, 445. Total number of shares held by the Directors is 735 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	\$27,592 55	\$62,300 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
26 shares Anaheim Building and Loan Associ-			
ation stock	\$1,732 01	\$1,732 01	\$1,732 01

AMOUNT LOANED ON STOCKS, ETC.

	Par Value.	Amt. Loaned.	Market Value.
Sundry loans on 180 shares Anaheim Union			
Water Co. stock	\$18,000 00	\$1,054 75	\$2,250 00
240 shares Redlands Improvement Co. stock ..	24,000 00	2,500 00	6,000 00
Mortgage on 20 acres lemon orchard, Orange			2,500 00
County			
100 shares Southern California Tropical Fruit			
Co. stock, Orange County	10,000 00	750 00	5,000 00
Totals	\$52,000 00	\$4,304 75	\$15,700 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Crop mortgages on crop of sugar beets on 340 acres, secured		
by order on Chino Valley Beet Sugar Co.	\$1,355 00	\$10,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank, Los Angeles.....	\$23,271 64
London, Paris, and American Bank (Limited), San Francisco.....	1,952 89
Importers and Traders National Bank, New York.....	1,648 80
First National Bank, Santa Ana.....	1,150 28
Total.....	\$28,023 61

BANK COMMISSIONERS' EXAMINATION. (October 17, 1894.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$1,302 82	Capital paid up.....	\$20,000 00
Loans and discounts.....	55,538 88	Due depositors.....	54,987 58
Cash balances.....	10,606 34	Interest collected.....	817 54
Due from banks and bankers.....	8,613 61	Rents, exchange, etc.....	60 70
Expenses, taxes, etc.....	369 05	Profit and loss.....	564 88
Total resources.....	\$76,430 70	Total liabilities.....	\$76,430 70

BANK OF ANTIOCH. (Incorp. September 12, 1891.)

STATEMENT ON JANUARY 1ST.

S. G. LITTLE, President.

R. HARKINSON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$5,845 00	Capital paid in coin.....	\$80,000 00
Loans on real estate.....	65,128 00	Profit and loss and contingent fund.....	2,946 04
Loans on personal security and overdrafts.....	60,529 19	Due depositors.....	59,089 81
Money on hand.....	5,339 87		
Due from banks and bankers.....	4,393 79		
Furniture and fixtures.....	800 00		
Total resources.....	\$142,035 85	Total liabilities.....	\$142,035 85

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Little, 100; R. Harkinson, 100; John C. Rouse, 40; H. F. Beede, 15; J. Rio Baker, 5. Total number of shares held by the Directors is 260 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno.....	\$1,540 00	\$5,000 00
Contra Costa.....	63,588 00	150,000 00
Totals.....	\$65,128 00	\$155,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$2,997 86
Messrs. Lazard Frères, New York City	217 96
Bank of Martinez, Martinez	1,177 97
Total	<u>\$4,393 79</u>

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$5,845 00	Capital paid in coin	\$80,000 00
Loans on real estate	67,288 00	Profit and loss and contin- gent fund	4,687 01
Loans on personal security and overdrafts	56,710 02	Due depositors	51,786 04
Money on hand	7,344 38	State, county, or city money ..	10,000 00
Due from banks and bankers ..	8,476 90		
Furniture and fixtures	800 00		
Expenses	8 75		
Total resources	<u>\$146,473 05</u>	Total liabilities	<u>\$146,473 05</u>

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Little, 100; R. Harkinson, 100; John C. Rouse, 40; H. F. Beede, 15; J. Rio Baker, 5. Total number of shares held by the Directors is 260 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Contra Costa	\$67,288 00	\$150,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$6,692 80
Messrs. Lazard Frères, New York City	385 10
Bank of Martinez, Martinez	1,399 00
Total	<u>\$8,476 90</u>

BANK COMMISSIONERS' EXAMINATION. (August 29, 1894.)

Resources.		Liabilities.	
Bank premises	\$5,845 00	Capital paid up	\$80,000 00
Loans and discounts	109,021 67	Due depositors	56,381 26
Cash balances	7,653 25	Interest collected	316 83
Due from banks and bankers ..	17,701 28	Rents, exchange, etc.	13 22
Furniture, fixtures, etc.	800 00	Profit and loss	4,543 14
Expenses, taxes, etc.	233 25		
Total resources	<u>\$141,254 45</u>	Total liabilities	<u>\$141,254 45</u>

BANK OF ARCATA. (Incorp. September 11, 1886.)

STATEMENT ON JANUARY 1ST.

THOMAS BAIR, President.

WESLEY W. STONE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$9,766 55	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	4,433 64	Profit and loss and contin-	
Loans on real estate.....	81,197 00	gent fund.....	16,484 48
Loans on stocks.....	15,000 00	Due depositors.....	72,954 72
Loans on personal security		Due banks and bankers.....	12,447 30
and overdrafts.....	77,353 40		
Money on hand.....	7,643 90		
Checks and other cash items..	2,440 72		
Due from banks and bankers..	1,067 03		
Furniture and fixtures.....	2,984 26		
Total resources.....	\$201,886 50	Total liabilities.....	\$201,886 50

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Brizard, 14; J. C. Bull, Jr., 10; James P. Anderson, 10; George H. Tilley, 5; O. H. Spring, 15; Thomas Bair, 250; Wesley W. Stone, 176. Total number of shares held by the Directors is 480 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt.....	\$4,433 64	\$4,433 64

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt.....	\$81,197 00	\$200,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
900 shares Western Redwood Co. stock.....	\$90,000 00	\$9,000 00	\$15,000 00
1,300 shares Eureka Street Railroad Co. stock..	26,000 00	3,000 00	3,000 00
166 shares Arcata Land Improvement Co. stock	16,600 00	3,000 00	5,500 00
Totals.....	\$132,600 00	\$15,000 00	\$23,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$709 73
National Park Bank, New York.....	357 30
Total.....	\$1,067 03

STATEMENT ON JUNE 17TH.

O. H. SPRING, Vice-President.

WESLEY W. STONE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$9,766 55	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	4,433 64	Profit and loss and contin-	
Loans on real estate.....	74,639 78	gent fund.....	12,484 48
Loans on stocks.....	15,000 00	Due depositors.....	95,856 85
Loans on personal security		Due banks and bankers.....	1,173 33
and overdrafts.....	74,511 20	Interest collected.....	2,589 22
Money on hand.....	10,410 35		
Checks and other cash items..	5,482 37		
Due from banks and bankers..	12,670 25		
Furniture and fixtures.....	2,984 26		
Expenses.....	2,205 48		
Total resources.....	\$212,103 88	Total liabilities.....	\$212,103 88

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Brizard, 14; J. C. Bull, Jr., 10; James P. Anderson, 10; George H. Tilley, 5; O. H. Spring, 15; Thomas Bair, 250; Wesley W. Stone, 176. Total number of shares held by the Directors is 480 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt.....	\$4,433 64	\$4,433 64

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt.....	\$74,639 78	\$200,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
900 shares Western Redwood Co. stock.....	\$90,000 00	\$9,000 00	\$15,000 00
1,300 shares Eureka Street Railroad Co. stock..	26,000 00	3,000 00	3,000 00
166 shares Arcata Land Improvement Co. stock	16,600 00	3,000 00	5,500 00
Totals.....	\$132,600 00	\$15,000 00	\$23,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$1,474 96
National Park Bank, New York.....	656 85
Bank of Eureka.....	10,538 44
Total.....	\$12,670 25

BANK COMMISSIONERS' EXAMINATION. (September 7, 1894.)

Resources.		Liabilities.	
Bank premises	\$9,766 55	Capital paid up	\$100,000 00
Other real estate	4,433 64	Due depositors	76,930 53
Loans and discounts	152,313 04	Due banks and bankers	242 86
Cash balances	10,389 09	Interest collected	1,978 46
Due from banks and bankers ..	10,213 22	Profit and loss	11,528 18
Furniture, fixtures, etc.	2,984 26		
Expenses, taxes, etc.	580 23		
Total resources	\$190,680 03	Total liabilities	\$190,680 03

PLACER COUNTY BANK—AUBURN. (Incorp. October 20, 1887.)

STATEMENT ON JANUARY 1ST.

N. D. RIDEOUT, President.

T. J. NICHOLS, Cashier.

Resources.		Liabilities.	
Bank premises	\$7,800 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	5,610 80	Reserve fund	10,000 00
Miscellaneous bonds	25,700 00	Profit and loss and contin-	
County warrants	3,774 83	gent fund	2,426 46
Loans on real estate	28,026 00	Due depositors	163,757 70
Loans on personal security		Certified checks	9,500 00
and overdrafts	127,889 97		
Money on hand	17,279 34		
Checks and other cash items ..	2,930 46		
Due from banks and bankers ..	14,672 76		
Furniture and fixtures	2,000 00		
Total resources	\$235,684 16	Total liabilities	\$235,684 16

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 675; Norman Rideout, 50; D. W. Lubeck, 125; J. H. Neff, 50; T. J. Nichols, 75. Total number of shares held by the Directors is 975 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Placer	\$5,610 80	\$6,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
\$20,000 Spring Valley water bonds, 4 per cent ..	\$18,900 00	\$18,900 00	\$18,900 00
\$4,000 Spring Valley water bonds, 6 per cent ..	4,800 00	4,800 00	4,800 00
\$2,000 Newcastle school bonds	2,000 00	2,000 00	2,000 00
Totals	\$25,700 00	\$25,700 00	\$25,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$9,179 38
California State Bank, Sacramento	417 77
The Rideout Bank, Marysville	3,996 63
J. P. Morgan & Co., New York	1,078 98
Total	\$14,672 76

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$7,800 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	5,610 80	Reserve fund	10,000 00
Miscellaneous bonds	25,200 00	Profit and loss and contin-	
County warrants	1,503 41	gent fund	2,451 46
Loans on real estate	29,433 33	Due depositors	162,861 85
Loans on personal security		Due banks and bankers	695 44
and overdrafts	124,213 07	Interest account	6,416 49
Money on hand	16,800 74	Exchange account	408 61
Checks and other cash items ..	4,957 54		
Due from banks and bankers ..	12,805 90		
Furniture and fixtures	2,000 00		
Expenses	2,509 06		
Total resources	\$232,833 85	Total liabilities	\$232,833 85

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 625; D. W. Lubeck, 125; Norman Rideout, 50; J. H. Neff, 50; T. J. Nichols, 75. Total number of shares held by the Directors is 925 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Placer	\$5,610 80	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Placer	\$29,433 33	\$60,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Spring Valley water bonds, 4 per cent	\$20,000 00	\$18,900 00	\$20,000 00
Spring Valley water bonds, 6 per cent	4,800 00	4,800 00	4,800 00
Newcastle school bonds	1,500 00	1,500 00	1,500 00
Totals	\$25,200 00	\$25,200 00	\$26,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$2,630 38
J. P. Morgan & Co., New York	4,586 42
The Rideout Bank, Marysville	5,589 10
Total	\$12,805 90

BANK COMMISSIONERS' EXAMINATION. (February 5, 1895.)

Resources.		Liabilities.	
Bank premises	\$7,800 00	Capital paid up	\$50,000 00
Other real estate	5,610 80	Reserve fund	10,000 00
Invested in stocks, bonds, and		Due depositors	184,045 84
warrants	25,363 75	Due banks and bankers	188 56
Loans and discounts	162,535 64	Interest collected	1,324 07
Cash balances	26,677 82	Rents, exchange, etc.	57 05
Due from banks and bankers ..	17,515 16	Profit and loss	2,451 46
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	563 81		
Total resources	\$248,066 98	Total liabilities	\$248,066 98

AZUSA VALLEY BANK—AZUSA. (Incorp. August 17, 1891.)

STATEMENT ON JANUARY 1ST.

W. R. POWELL, President.

P. C. DANIELS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,000 00	Capital paid in coin	\$18,000 00
Miscellaneous stocks	210 00	Reserve fund	1,800 00
Loans on real estate	11,638 22	Profit and loss and contin-	
Loans on stocks	2,385 85	gent fund	1,629 35
Loans on personal security		Due depositors.....	45,657 56
and overdrafts.....	44,453 18	Due banks and bankers.....	6,000 00
Money on hand.....	4,757 32		
Checks and other cash items..	85 43		
Due from banks and bankers..	4,756 91		
Furniture and fixtures.....	800 00		
Total resources	\$73,086 91	Total liabilities	\$73,086 91

The amount of capital stock is \$50,000; amount subscribed is \$18,000; amount paid in coin is \$18,000. The total number of shares of stock issued is 180 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. R. Powell, 5; Alfred P. Griffith, 9; Thomas Lovell, 10; W. C. Ormiston, 5; James H. Adams, 5; P. C. Daniels, 30; F. H. Daniels, 1. Total number of shares held by the Directors is 65 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles.....	\$11,638 22	\$36,900 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
20 shares Azusa Water Development and Irrigating Co. stock	\$1,000 00	\$210 00	\$240 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
279 shares Azusa Water Development and Irrigating Co. stock	\$13,950 00	\$2,255 85	\$3,348 00
15 shares National Building and Loan Association, of Los Angeles, stock	1,500 00	130 00	321 00
Totals	\$15,450 00	\$2,385 85	\$3,669 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Chase National Bank, New York.....	\$1,715 51
Crocker-Woolworth National Bank, San Francisco	587 25
State Loan and Trust Co., Los Angeles.....	1,983 43
Sundry banks and bankers.....	470 72
Total	\$4,756 91

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$4,000 00	Capital paid in coin	\$18,000 00
Miscellaneous stocks	210 00	Reserve fund	2,000 00
Loans on real estate	12,713 22	Profit and loss and contin-	
Loans on stocks and bonds	7,933 50	gent fund	2,678 74
Loans on personal security		Due depositors	76,088 29
and overdrafts	47,954 14	Due banks and bankers	51 30
Money on hand	7,271 55		
Checks and other cash items	294 85		
Due from banks and bankers	16,374 41		
Furniture and fixtures	576 27		
Expenses	1,490 39		
Total resources	\$98,818 33	Total liabilities	\$98,818 33

The amount of capital stock is \$50,000; amount subscribed is \$18,000; amount paid in coin is \$18,000. The total number of shares of stock issued is 180 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. R. Powell, 5; Alfred P. Griffith, 9; James H. Adams, 5; Thomas Lovell, 10; W. C. Ormiston, 5; John E. Daly, 2; P. C. Daniels, 29. Total number of shares held by the Directors is 65 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$12,713 22	\$35,550 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Stock of the Azusa Water Development and Irrigating Co.	\$2,400 00	\$210 00	\$250 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Bonds of the Azusa Irrigating Co.	\$7,000 00	\$6,000 00	\$6,370 00
Stock of the Azusa Water Development and Irrigating Co.	33,480 00	1,883 50	3,487 50
10 shares National Building and Loan Association, of Los Angeles, stock	500 00	50 00	150 00
Totals	\$40,980 00	\$7,933 50	\$10,007 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Chase National Bank, New York	\$5,243 67
Crocker-Woolworth National Bank, San Francisco	923 82
State Loan and Trust Company, Los Angeles	7,926 33
First National Bank, Los Angeles	2,180 59
Bank of Whittier, Whittier, Cal.	100 00
Total	\$16,374 41

BANK COMMISSIONERS' EXAMINATION. (October 12, 1894.)

Resources.		Liabilities.	
Bank premises	\$4,000 00	Capital paid up	\$18,000 00
Loans and discounts	44,682 37	Reserve fund	1,800 00
Cash balances	7,511 10	Due depositors	59,970 89
Due from banks and bankers	23,918 30	Interest collected	1,404 00
Furniture, fixtures, etc.	800 00	Rents, exchange, etc.	16 80
Expenses, taxes, etc.	624 81	Profit and loss	317 52
		Other liabilities	27 37
Total resources	\$81,536 58	Total liabilities	\$81,536 58

BANK OF BAKERSFIELD. (Incorp. September 30, 1890.)

STATEMENT ON JANUARY 1ST.

S. W. WIBLE, President.

J. J. MACK, Cashier.

Resources.		Liabilities.	
County warrants	\$954 50	Capital paid in coin	\$125,000 00
Loans on real estate	61,656 14	Reserve fund	40,000 00
Loans on stocks	8,335 00	Profit and loss and contin-	
Loans on personal security		gent fund	3,102 85
and overdrafts	176,875 68	Due depositors	78,110 74
Money on hand	16,277 54	Dividends unpaid	5,000 00
Checks and other cash items ..	2,596 61	Other liabilities (accrued in-	
Due from banks and bankers ..	32,518 12	terest)	5,832 22
Furniture and fixtures	2,000 00	State, county, or city money ..	50,000 00
Other assets (accrued interest)	5,832 22		
Total resources	\$307,045 81	Total liabilities	\$307,045 81

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$125,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: S. W. Wible, 100; J. J. Mack, 100; B. Ardizzi, 50; E. Dinkelspiel, 50; D. W. Walser, 50. Total number of shares held by the Directors is 350 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	\$59,156 14	\$125,000 00
Tulare	2,500 00	5,000 00
Totals	\$61,656 14	\$130,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants	\$954 50	\$954 50	\$954 50

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
3 shares Farmers Canal Company stock	\$100 00	\$2,400 00	\$3,600 00
200 shares Sumner Water Company stock	10 00	1,500 00	2,000 00
15 shares Bank of Bakersfield stock	100 00	650 00	1,000 00
35 shares Beardsley Canal Company stock	100 00	1,615 00	2,800 00
75 shares Bakersfield Building and Loan stock ..	200 00	2,170 00	5,000 00
Totals		\$8,335 00	\$14,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$21,611 07
Chase National Bank, New York	5,539 89
Northern Trust Company, Chicago	2,158 18
Producers Bank, Visalia	1,797 74
Farmers and Merchants Bank, Los Angeles	750 74
Farmers Bank, Fresno	335 16
C. B. Richards & Co., New York	47 29
Collections in transit	278 05
Total	\$32,518 12

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
County warrants	\$3,451 58	Capital paid in coin	\$125,000 00
Loans on real estate	52,145 36	Reserve fund	40,000 00
Loans on stocks	7,679 00	Profit and loss and contin-	
Loans on personal security and		gent fund	12,436 66
overdrafts	186,969 23	Due depositors	99,384 90
Money on hand	14,443 90	State, county, or city money ..	47,000 00
Checks and other cash items ..	1,230 00		
Due from banks and bankers ..	52,156 56		
Furniture and fixtures	2,000 00		
Expenses	3,745 93		
Total resources	\$323,821 56	Total liabilities	\$323,821 56

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$125,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: S. W. Wible, 100; J. J. Mack, 142; E. Dinkelspiel, 50; D. W. Walser, 50; John M. Keith, 100. Total number of shares held by the Directors is 442 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	\$49,645 36	\$100,000 00
Tulare	2,500 00	6,000 00
Totals	\$52,145 36	\$106,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants	\$2,866 58	\$2,866 58	\$2,866 58
Coyote warrants	585 00	585 00	585 00
Totals	\$3,451 58	\$3,451 58	\$3,451 58

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
200 shares Sumner Water Company stock	\$2,000 00	\$1,500 00	\$2,000 00
36 shares Beardsley Water Company stock	3,600 00	2,432 00	2,880 00
2 shares Farmers Water Company stock	200 00	1,893 00	2,400 00
45 shares Bakersfield Building and Loan stock ..	9,000 00	1,854 00	4,050 00
Totals	\$14,800 00	\$7,679 00	\$11,330 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$20,930 17
Chase National Bank, New York	15,551 64
C. B. Richards & Co., New York	99 91
Northern Trust Company, Chicago	8,707 83
Farmers and Merchants Bank, Los Angeles	3,453 60
Producers Bank, Visalia	307 19
Farmers Bank, Fresno	52 84
Collections in transit	3,053 38
Total	\$52,156 56

BANK COMMISSIONERS' EXAMINATION. (March 19, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants		Capital paid up	\$125,000 00
Loans and discounts	\$2,615 00	Reserve fund	40,000 00
Cash balances	237,761 73	Due depositors	100,533 57
Due from banks and bankers ..	15,380 99	Interest collected	3,107 61
Furniture, fixtures, etc.	63,904 83	Rents, exchange, etc.	96 47
Expenses, taxes, etc.	2,000 00	Profit and loss	3,102 85
	1,583 45	State, county, or city money ..	51,405 50
Total resources	\$323,246 00	Total liabilities	\$323,246 00

KERN VALLEY BANK—BAKERSFIELD. (Incorp. Feb. 24, 1874.)

STATEMENT ON JANUARY 1ST.

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.		Liabilities.	
Bank premises	\$30,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	11,842 02	Reserve fund	60,000 00
Miscellaneous stocks	245 00	Profit and loss and contin-	
County warrants	1,823 27	gent fund	31,772 34
Loans on real estate	35,131 19	Due depositors	277,526 96
Loans on stocks	31,742 30	Due banks and bankers	27,588 43
Loans on personal security and overdrafts	420,995 66	Dividends unpaid	6,000 00
Money on hand	30,984 75	State, county, or city money ..	116,880 34
Checks and other cash items ..	673 34		
Due from banks and bankers ..	1,977 12		
Furniture and fixtures	6,000 00		
Accrued interest	28,664 46		
Coyote scalp certificates	19,688 96		
Total resources	\$619,768 07	Total liabilities	\$619,768 07

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Solomon Jewett, 250½; H. A. Blodget, 244½; H. Hirshfeld, 9; A. Weill, 6; P. L. Jewett, 15. Total number of shares held by the Directors is 525 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	\$11,274 48	\$12,950 00
Tulare	567 54	3,000 00
Totals	\$11,842 02	\$15,950 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	\$32,963 65	\$74,000 00
Tulare	2,167 54	3,000 00
Totals	\$35,131 19	\$75,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Kern County warrants	\$1,823 27	\$1,823 27	\$1,823 27
Producers Savings Bank stock		245 00	
Totals		\$2,068 27	

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
300 shares Southern Hotel Association stock....	\$30,000 00	\$9,250 00	\$18,000 00
10 shares Stockton Savings and Loan Society stock	1,000 00	1,425 00	1,600 00
15 shares Bakersfield Building and Loan Asso- ciation stock	3,000 00	100 00	1,200 00
220 shares Standard Asphalt Company stock ..	22,000 00	7,350 00	13,200 00
300 shares Producers Savings Bank stock	30,000 00	9,000 00	9,000 00
½ share Farmers Canal Company stock	500 00	217 30	750 00
30 shares Rosedale Raisin Vineyard Company stock	3,600 00	300 00	1,500 00
70 shares Kern River Canal and Irrigation Com- pany stock	7,000 00	4,100 00	4,465 00
Totals	\$97,100 00	\$31,742 30	\$49,715 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Los Angeles	\$1,896 97
Wells, Fargo & Co.'s Bank, New York	80 15
Total	\$1,977 12

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$30,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	11,767 97	Reserve fund	60,000 00
Miscellaneous stocks	540 00	Profit and loss and contin- gent fund	41,644 04
County warrants	247 85	Due depositors	232,214 66
Loans on real estate	33,623 99	Due banks and bankers	52,497 80
Loans on stocks	25,577 30	Dividends unpaid	132 00
Loans on personal security and overdrafts	377,831 36	State, county, or city money ..	69,800 00
Money on hand	14,632 27		
Checks and other cash items ..	428 30		
Furniture and fixtures	6,000 00		
Coyote scalp certificates	22,167 65		
Accrued interest	33,471 81		
Total resources	\$556,288 50	Total liabilities	\$556,288 50

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Solomon Jewett, 250½; H. A. Blodget, 244½; H. Hirshfeld, 9; A. Weill, 6; C. Prower, 5. Total number of shares held by the Directors is 515 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	\$11,200 43	\$12,900 00
Tulare	567 54	3,000 00
Totals	\$11,767 97	\$15,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	\$31,456 45	\$70,000 00
Tulare	2,167 54	3,000 00
Totals	\$33,623 99	\$73,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Kern County warrants	\$247 85	\$247 85	\$247 85
20 shares Producers Savings Bank stock	2,000 00	540 00	600 00
Totals	\$2,247 85	\$787 85	\$847 85

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
300 shares Southern Hotel Association stock...	\$30,000 00	\$9,250 00	\$18,000 00
10 shares Stockton Savings and Loan Society stock	1,000 00	425 00	1,600 00
25 shares Bakersfield Building and Loan Association stock	5,000 00	1,775 00	2,500 00
310 shares Producers Savings Bank stock	31,000 00	9,060 00	9,300 00
½ share Farmers Canal Company stock	500 00	417 30	750 00
110 shares Standard Asphalt Company stock ..	11,000 00	4,650 00	6,600 00
Totals	\$78,500 00	\$25,577 30	\$38,750 00

BANK COMMISSIONERS' EXAMINATION. (March 19, 1895.)

Resources.		Liabilities.	
Bank premises	\$30,000 00	Capital paid up	\$100,000 00
Other real estate	10,729 97	Reserve fund	53,081 05
Invested in stocks, bonds, and warrants	1,278 25	Due depositors	193,172 81
Loans and discounts	480,037 13	Due banks and bankers	105,562 08
Cash balances	14,765 78	Interest collected	17,250 14
Due from banks and bankers ..	3,568 79	Rents, exchange, etc.	189 16
Furniture, fixtures, etc.	6,000 00	Dividends unpaid	6,000 00
Expenses, taxes, etc.	4,821 17	Other liabilities	131 50
Other assets (coyote scalp claims)	21,185 65	State, county, or city money ..	97,000 00
Total resources	\$572,386 74	Total liabilities	\$572,386 74

COMMERCIAL BANK—BERKELEY. (Incorp. February 8, 1892.)

STATEMENT ON JANUARY 1ST.

F. K. SHATTUCK, President.

A. W. NAYLOR, Cashier.

Resources.		Liabilities.	
Loans on stocks	\$5,400 00	Capital paid in coin	\$20,000 00
Loans on personal security and overdrafts	66,211 30	Reserve fund	7,500 00
Money on hand	12,108 17	Profit and loss and contingent fund	6 42
Checks and other cash items ..	830 24	Due depositors	55,637 59
Due from banks and bankers ..	33,960 96	Due banks and bankers	5,000 02
Furniture and fixtures	1,557 62	State, county, or city money ..	31,924 26
Total resources	\$120,068 29	Total liabilities	\$120,068 29

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: F. K. Shattuck, 200; J. W. Warnick, 100; J. L. Barker, 65; C. K. Clark, 35; W. E. Sell, 35; E. A. Brakenridge, 35; J. R. Little, 30. Total number of shares held by the Directors is 500 shares.

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
25 shares Homestead Loan Association stock, Berkeley	\$5,000 00	\$2,050 00	\$2,400 00
16 shares Homestead Loan Association stock, Berkeley	3,200 00	2,250 00	2,600 00
16 shares Citizens Loan Association stock, San Francisco	3,200 00		
10 shares Citizens Loan Association stock, San Francisco	2,000 00	200 00	980 00
35 shares Commercial Bank of Berkeley stock	3,500 00	900 00	1,050 00
15 shares Berkeley Bank of Savings stock	1,500 00		
Totals	\$18,400 00	\$5,400 00	\$7,405 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$8,851 20
Pacific Bank, San Francisco	71 48
Central Bank, Oakland	22,528 60
National Bank of Commerce, New York	2,509 68
Total	\$33,960 96

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on personal security and overdrafts	\$81,139 36	Capital paid in coin	\$20,000 00
Money on hand	5,823 39	Reserve fund	7,500 00
Checks and other cash items	7,891 83	Profit and loss and contingent fund	2,432 53
Due from banks and bankers	20,838 83	Due depositors	60,935 14
Furniture and fixtures	1,557 62	Due banks and bankers	6,995 71
Expenses	1,921 48	State, county, or city money	21,309 13
Total resources	\$119,172 51	Total liabilities	\$119,172 51

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: F. K. Shattuck, 200; J. L. Barker, 165; J. W. Warnick, 100; E. A. Brakenridge, 35; C. K. Clark, 35; W. E. Sell, 35; J. R. Little, 30. Total number of shares held by the Directors is 600 shares.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$9,123 91
Pacific Bank, San Francisco	67 51
National Bank of Commerce, New York	4,460 23
Central Bank, Oakland	7,187 18
Total	\$20,838 83

BANK COMMISSIONERS' EXAMINATION. (February 15, 1895.)

Resources.		Liabilities.	
Loans and discounts	\$85,419 32	Capital paid up	\$20,000 00
Cash balances	7,122 96	Reserve fund	7,500 00
Due from banks and bankers ..	17,669 05	Due depositors	84,389 97
Furniture, fixtures, etc.	1,557 62	Interest collected	344 17
Expenses, taxes, etc.	495 55	Rents, exchange, etc.	30 36
Total resources	\$112,264 50	Total liabilities	\$112,264 50

SACRAMENTO VALLEY BANK—BIGGS. (Incorp. Dec. 16, 1891.)

STATEMENT ON JANUARY 1ST.

G. K. SMITH, President and Cashier.

J. A. FOSTER, Secretary.

Resources.		Liabilities.	
County warrants	\$640 00	Capital paid in coin	\$60,000 00
Loans on real estate	43,000 00	Profit and loss and contin- gent fund	3,185 00
Loans on other securities (grain)	20,000 00	Due depositors	27,377 86
Loans on personal security and overdrafts	42,969 37	Due banks and bankers	21,026 62
Money on hand	3,159 09	Other liabilities	509 05
Due from banks and bankers ..	817 02		
Furniture and fixtures	1,350 00		
Other assets	163 05		
Total resources	\$112,098 53	Total liabilities	\$112,098 53

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: G. K. Smith, 1,073; W. P. Hammon, 20; J. A. Foster, 16; A. T. Hatch, 40; D. Streeter, 20. Total number of shares held by the Directors is 1,169 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Glenn	\$4,000 00	\$6,000 00
Butte	39,000 00	65,000 00
Totals	\$43,000 00	\$71,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants ..	\$640 00	\$640 00	\$640 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat	\$20,000 00	\$25,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, New York.....	\$236 55
Wells, Fargo & Co.'s Bank, San Francisco.....	418 82
Checks in course of collection.....	161 65
Total.....	\$817 02

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Expenses in case of foreclosure.....	\$163 05

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt.....	\$23,535 30	Capital paid in coin.....	\$60,000 00
County warrants.....	5 00	Due depositors.....	35,224 09
Loans on real estate.....	25,702 21	Due banks and bankers.....	374 08
Loans on personal security		Interest collected, and ex-	
and overdrafts.....	48,465 42	change.....	10,081 40
Money on hand.....	4,352 61		
Due from banks and bankers.....	429 63		
Furniture and fixtures.....	1,350 50		
Expenses.....	1,839 40		
Total resources.....	\$105,679 57	Total liabilities.....	\$105,679 57

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: G. K. Smith, 1,113; W. P. Hammon, 20; J. A. Foster, 16; W. A. Walker, 20; D. Streeter, 20. Total number of shares held by the Directors is 1,189 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$23,535 30	\$26,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Butte.....	\$20,820 76
Glenn.....	4,881 45
Total.....	\$25,702 21

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, New York.....	\$350 63
Checks in course of collection.....	79 00
Total.....	\$429 63

BANK COMMISSIONERS' EXAMINATION. (February 4, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$367 00	Capital paid up.....	\$60,000 00
Loans and discounts.....	107,757 01	Due depositors.....	25,575 46
Cash balances.....	4,128 33	Due banks and bankers.....	25,185 63
Due from banks and bankers.....	249 37	Rents, exchange, etc.	30 00
Furniture, fixtures, etc.....	1,350 00	Profit and loss.....	3,030 12
Expenses, taxes, etc.....	290 15	Other liabilities.....	483 70
Other assets.....	163 05		
Total resources.....	\$114,304 91	Total liabilities.....	\$114,304 91

BANK OF BUTTE COUNTY—CHICO. (Incorp. January, 1873.)

STATEMENT ON JANUARY 1ST.

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$20,000 00	Capital paid in coin.....	\$250,000 00
Real estate taken for debt....	61,907 95	Reserve fund.....	50,000 00
Miscellaneous stocks.....	40,500 00	Profit and loss and contingent fund.....	72,135 28
County warrants.....	2,055 50	Due depositors.....	208,212 42
Loans on real estate.....	150,205 62	Due banks and bankers.....	118,811 31
Loans on other securities (grain).....	25,000 00	City money.....	5,431 87
Loans on personal security and overdrafts.....	377,427 71		
Money on hand.....	22,990 68		
Due from J. P. Morgan & Co., New York.....	1,192 48		
Furniture and fixtures.....	2,750 00		
Other assets.....	560 94		
Total resources.....	\$704,590 88	Total liabilities.....	\$704,590 88

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 350; F. C. Lusk, 410; Geo. C. Perkins, 200; J. R. Robinson, 260; Charles Faulkner, 375. Total number of shares held by the Directors is 1,595 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$60,907 95	\$75,000 00
Tehama.....	1,000 00	1,000 00
Totals.....	\$61,907 95	\$76,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte.....	\$150,205 62	\$200,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
831 shares Chico Water Co. stock.....	\$83,100 00	\$30,000 00	\$33,240 00
603 shares Chico Gas Co. stock.....	30,150 00	10,000 00	15,075 00
25 shares I. O. O. F. Hall stock.....	500 00	500 00	500 00
Totals.....	\$113,750 00	\$40,500 00	\$48,815 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse	\$25,000 00	\$29,400 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Sundry collections	\$560 94	\$560 94

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$20,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt	57,107 95	Reserve fund	50,000 00
Miscellaneous stocks	40,500 00	Profit and loss and contin-	
County warrants	388 97	gent fund	62,135 28
Loans on real estate	148,748 50	Due depositors	182,803 02
Loans on personal security		Due banks and bankers.....	99,923 04
and overdrafts	356,949 12	Dividends unpaid	120 00
Money on hand	25,544 96	Other liabilities	17,334 85
Due from Bank of Tehama Co.	86 62		
Furniture and fixtures	2,750 00		
Expenses	8,609 78		
Taxes	6 00		
Other assets	1,624 29		
Total resources	\$662,316 19	Total liabilities	\$662,316 19

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 350; F. C. Lusk, 410; Geo. C. Perkins, 200; J. R. Robinson, 260; Chas. Faulkner, 375. Total number of shares held by the Directors is 1,595 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$56,107 95	\$60,000 00
Tehama	1,000 00	1,000 00
Totals	\$57,107 95	\$61,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte.....	\$148,748 50	\$200,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
831 shares Chico Water Co. stock.....	\$83,100 00	\$30,000 00	\$33,240 00
603 shares Chico Gas Co. stock.....	30,150 00	10,000 00	15,075 00
25 shares I. O. O. F. Hall stock	500 00	500 00	500 00
Totals	\$113,750 00	\$40,500 00	\$48,815 00

BANK COMMISSIONERS' EXAMINATION. (January 31, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$20,000 00	Capital paid up.....	\$250,000 00
Other real estate.....	61,857 95	Reserve fund.....	50,000 00
Invested in stocks, bonds, and warrants.....	40,884 73	Due depositors.....	187,536 08
Loans and discounts.....	537,741 03	Due banks and bankers.....	124,196 11
Cash balances.....	14,914 50	Interest collected.....	3,300 48
Due from banks and bankers.....	3,487 78	Rents, exchange, etc.....	42 59
Furniture, fixtures, etc.....	2,750 00	Dividends unpaid.....	120 00
Expenses, taxes, etc.....	195 40	Profit and loss.....	62,135 28
		Other liabilities.....	10 88
		State, county, or city money.....	4,489 97
Total resources.....	\$681,831 39	Total liabilities.....	\$681,831 39

BANK OF CHICO. (Incorp. December 26, 1872.)

STATEMENT ON JANUARY 1ST.

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$12,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	98,895 27	Profit and loss and continuing fund.....	50,132 48
Miscellaneous stocks.....	7,894 00	Due depositors.....	151,844 57
County warrants.....	490 40	Due banks and bankers.....	11,513 70
Loans on real estate.....	160,192 29		
Loans on personal security and overdrafts.....	215,122 84		
Money on hand.....	15,353 65		
Due from banks and bankers.....	795 43		
Furniture and fixtures.....	2,500 00		
Other assets.....	246 87		
Total resources.....	\$513,490 75	Total liabilities.....	\$513,490 75

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. H. Crew, 500; O. Gowell, 493; H. W. Heath, 500. Total number of shares held by the Directors is 1,493 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$87,213 17	\$93,550 00
Glenn.....	10,100 00	11,600 00
Tehama.....	1,582 10	1,600 00
Totals.....	\$98,895 27	\$106,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte.....	\$97,191 60	\$207,900 00
Glenn.....	3,000 00	8,000 00
Tehama.....	3,423 83	11,100 00
San Francisco.....	56,576 86	75,000 00
Totals.....	\$160,192 29	\$302,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Odd Fellows' Building Association stock	\$3,220 00	\$3,220 00	\$3,220 00
Chico Canning Co. stock	1,000 00	1,000 00	1,000 00
Chico Ice Co. stock	500 00	302 00	500 00
Park Hotel Co. stock	2,500 00	2,237 00	2,500 00
Chico Water Co. stock	3,200 00	1,135 00	1,600 00
Butte County warrants	490 40	490 40	490 40
Totals	\$10,910 40	\$8,384 40	\$9,310 40

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of D. O. Mills & Co., Sacramento	\$363 13
Bank of Oroville	207 30
Exchange in transit	225 00
Totals	\$795 43

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold dust	\$246 87	\$246 87

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$12,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	97,294 48	Profit and loss and contin-	
Miscellaneous stocks	7,795 00	gent fund	41,132 48
County warrants	194 75	Due depositors	130,288 32
Loans on real estate	149,000 75	Due banks and bankers	37,823 19
Loans on personal security		Other liabilities	5,806 35
and overdrafts	231,845 93	City money	1,658 40
Money on hand	9,466 25		
Due from banks and bankers ..	686 53		
Furniture and fixtures	2,500 00		
Expenses	4,455 80		
Taxes	446 99		
Other assets	1,022 26		
Total resources	\$516,708 74	Total liabilities	\$516,708 74

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Orrin Gowell, 493; H. W. Heath, 500; A. H. Crew, 500. Total number of shares held by the Directors is 1,493 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	\$85,612 38	\$91,250 00
Glenn	10,100 00	11,600 00
Tehama	1,582 10	1,600 00
Totals	\$97,294 48	\$104,450 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	\$93,028 68	\$202,150 00
Glenn	3,017 94	8,000 00
Tehama	3,358 76	11,100 00
Colusa	670 60	3,000 00
San Francisco	48,924 77	75,000 00
Totals	\$149,000 75	\$299,250 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Chico Water Co. stock	\$3,200 00	\$1,036 00	\$1,600 00
Park Hotel stock, Chico	2,500 00	2,237 00	2,500 00
Chico Ice Co. stock	500 00	302 00	500 00
Odd Fellows' Building stock, Chico	3,220 00	3,220 00	3,220 00
Chico Canning Co. stock	1,000 00	1,000 00	1,000 00
Totals	\$10,420 00	\$7,795 00	\$8,820 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Exchange in transit	\$64 63
Bank of Oroville	621 90
Total	\$686 53

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold dust	\$568 12	\$568 12
Profit and loss	454 14	-----
Totals	\$1,022 26	\$568 12

BANK COMMISSIONERS' EXAMINATION. (February 1, 1895.)

Resources.		Liabilities.	
Bank premises	\$12,000 00	Capital paid up	\$300,000 00
Other real estate	98,895 27	Reserve fund	41,022 48
Invested in stocks, bonds, and warrants	7,946 10	Due depositors	135,966 14
Loans and discounts	366,624 82	Due banks and bankers	29,201 12
Cash balances	17,098 34	Interest collected	729 58
Due from banks and bankers	603 41	Rents, exchange, etc.	94 39
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	881 50		
Other assets	464 27		
Total resources	\$507,013 71	Total liabilities	\$507,013 71

BANK OF CLOVERDALE. (Incorp. February 25, 1884.)

STATEMENT ON JANUARY 1ST.

WM. T. BRUSH, President.

C. B. SHAW, Cashier.

Resources.		Liabilities.	
Bank premises	\$13,000 00	Capital paid in coin	\$57,000 00
Real estate taken for debt	3,132 25	Profit and loss and contin-	
Loans on real estate	23,464 08	gent fund	2,026 22
Loans on personal security and overdrafts	43,730 29	Due depositors	36,375 56
Money on hand	7,352 80		
Checks and other cash items	7 33		
Due from banks and bankers	2,379 03		
Furniture and fixtures	2,336 00		
Total resources	\$95,401 78	Total liabilities	\$95,401 78

The amount of capital stock is \$57,000; amount subscribed is \$57,000; amount paid in coin is \$57,000. The total number of shares of stock issued is 570 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. T. Brush, 30; Mrs. F. J. Bowman, 10; J. E. Chalfant, 140; G. W. Prescott, 100; I. E. Shaw, 90. Total number of shares held by the Directors is 370 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$3,132 25	\$3,132 25

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$7,483 25	\$7,483 25
Mendocino	15,980 83	15,980 83
Totals	\$23,464 08	\$23,464 08

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$1,462 74
Chase National Bank, New York	717 30
Santa Rosa Bank, Santa Rosa	169 21
Bank of Ukiah, Ukiah	29 78
Total	\$2,379 03

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$13,000 00	Capital paid in coin	\$57,000 00
Real estate taken for debt	3,569 60	Profit and loss and contin-	
Miscellaneous stocks	426 00	gent fund	1,570 79
Loans on real estate	23,320 60	Due depositors	39,586 94
Loans on personal security		State, county, or city money ..	699 54
and overdrafts	40,418 72		
Money on hand	4,183 75		
Checks and other cash items ..	23 85		
Due from banks and bankers ..	11,153 35		
Furniture and fixtures	2,336 00		
Expenses	425 40		
Total resources	\$98,857 27	Total liabilities	\$98,857 27

The amount of capital stock is \$57,000; amount subscribed is \$57,000; amount paid in coin is \$57,000. The total number of shares of stock issued is 570 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. T. Brush, 30; Mrs. F. J. Bowman, 25; J. E. Chalfant, 140; G. W. Prescott, 100; I. E. Shaw, 90. Total number of shares held by the Directors is 385 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$3,132 25	\$3,132 25
Mendocino	437 35	437 35
Totals	\$3,569 60	\$3,569 60

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$7,033 20	\$7,033 20
Mendocino	16,282 40	16,282 40
Totals	\$23,320 60	\$23,320 60

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
16 shares Cloverdale Wine Co. stock.....	\$320 00	\$320 00
9 shares Riverside Water Co. stock.....	106 00	106 00
Totals	\$426 00	\$426 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco.....	\$9,079 73
Chase National Bank, New York.....	839 23
Santa Rosa Bank, Santa Rosa.....	476 78
Bank of Ukiah, Ukiah.....	757 61
Total.....	\$11,153 35

BANK COMMISSIONERS' EXAMINATION. (November 19, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid up.....	\$57,000 00
Other real estate.....	3,132 25	Due depositors.....	42,897 19
Loans and discounts.....	60,896 11	Rents, exchange, etc.	99 89
Cash balances.....	4,732 80	Profit and loss.....	3,063 32
Due from banks and bankers..	18,001 21		
Furniture, fixtures, etc.....	2,336 00		
Expenses, taxes, etc.....	962 03		
Total resources	\$103,060 40	Total liabilities	\$103,060 40

COLUSA COUNTY BANK—COLUSA. (Incorp. September 15, 1870.)

STATEMENT ON JANUARY 1ST.

GEORGE HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$21,000 00	Capital paid in coin.....	\$500,000 00
Real estate taken for debt....	74,317 32	Profit and loss and contin-	
Miscellaneous stocks.....	3,300 00	gent fund.....	271,089 68
County warrants.....	1,535 04	Due depositors.....	315,245 80
Loans on real estate.....	567,476 46	Due banks and bankers.....	7,402 60
Loans on bonds.....	23,535 00	State, county, or city money..	68,500 00
Loans on grain.....	47,840 00		
Loans on personal security and			
overdrafts.....	270,527 08		
Money on hand.....	83,718 10		
Checks and other cash items..	2,805 22		
Due from banks and bankers..	61,994 91		
Furniture and fixtures.....	4,188 95		
Total resources	\$1,162,238 08	Total liabilities.....	\$1,162,238 08

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George Hagar, 653; W. P. Harrington, 380; W. F. Goad, 653; John Boggs, 50; Frank Miller, 50. Total number of shares held by the Directors is 1,786 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Colusa and Glenn.....	\$74,317 32	\$74,317 32

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Glenn	\$90,431 60	\$100,000 00
Colusa	477,044 86	650,000 00
Totals	\$567,476 46	\$750,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Colusa Milling Co. stock	\$3,000 00	\$3,000 00	\$1,500 00
Colusa Agricultural Society stock	300 00	300 00	240 00
Colusa County warrants		1,535 04	1,535 04
Totals		\$4,835 04	\$3,275 04

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Central Irrigation District bonds	\$33,000 00	\$23,535 00	\$29,700 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse	\$47,840 00	\$55,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$52,176 84
National Bank of D. O. Mills & Co., Sacramento	7,242 01
American Exchange National Bank, New York	2,350 49
Bank of Willows, Willows	225 57
Total	\$61,994 91

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$18,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	110,868 60	Profit and loss and contin-	
Miscellaneous stocks	8,300 00	gent fund	204,968 93
County warrants	768 79	Due depositors	271,873 67
Loans on real estate	494,230 00	Due banks and bankers	6,273 76
Loans on bonds	24,280 00	Dividends unpaid	495 34
Loans on other securities		Other liabilities	2,851 52
(grain)	525 00	State, county, or city money ..	71,186 35
Loans on personal security			
and overdrafts	324,128 02		
Money on hand	54,314 15		
Due from banks and bankers ..	15,655 57		
Furniture and fixtures	3,000 00		
Expenses	150 64		
Other assets (Reclamation			
District No. 108 warrants) ..	3,428 80		
Total resources	\$1,057,649 57	Total liabilities	\$1,057,649 57

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George Hagar, 653; W. P. Harrington, 380; W. F. Goad, 653; John Boggs, 50; Frank Miller, 72½. Total number of shares held by the Directors is 1,808½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Colusa and Glenn	\$110,868 60	\$110,868 60

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Colusa	\$439,148 40	\$600,000 00
Glenn	55,081 60	65,000 00
Totals	\$494,230 00	\$665,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Colusa Milling Co. stock	\$3,000 00	\$3,000 0	\$1,5000 00
Colusa Warehouse Co. stock	5,000 00	5,000 00	5,000 00
Colusa Agricultural Society stock	300 00	300 00	240 00
Colusa County warrants	768 79	768 79	768 79
Reclamation District No. 108 warrants	3,428 80	3,428 80	3,428 80
Totals	\$12,497 59	\$12,497 59	\$10,937 59

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Central Irrigation District bonds	\$34,500 00	\$24,280 00	\$31,050 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse	\$525 00	\$600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$4,233 30
National Bank of D. O. Mills & Co., Sacramento	9,542 90
American Exchange National Bank, New York	1,517 21
Bank of Willows, Willows	362 16
Total	\$15,655 57

BANK COMMISSIONERS' EXAMINATION. (January 11, 1895.)

Resources.		Liabilities.	
Bank premises	\$21,000 00	Capital paid up	\$500,000 00
Other real estate	74,317 32	Due depositors	303,982 86
Invested in stocks, bonds, and warrants	5,010 14	Public money	72,465 50
Loans and discounts	910,022 55	Due banks and bankers	2,860 15
Cash balances	86,919 84	Interest collected	1,439 27
Due from banks and bankers	40,290 09	Rents, exchange, etc.	8 85
Furniture, fixtures, etc.	4,188 95	Dividends unpaid	990 67
Expenses, taxes, etc.	94 15	Profit and loss	260,748 68
Other assets	652 94		
Total resources	\$1,142,495 98	Total liabilities	\$1,142,495 98

BANK OF DIXON. (Incorp. October 30, 1873.)

STATEMENT ON JANUARY 1ST.

S. G. LITTLE, President.

J. H. RICE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$7,000 00	Capital paid in coin.....	\$225,900 00
Real estate taken for debt.....	39,023 43	Reserve fund.....	60,000 00
County warrants.....	16 00	Due depositors.....	84,660 37
Loans on real estate.....	168,540 57	Other liabilities (interest collected, rent, and exchange).....	16,690 40
Loans on other securities (grain).....	1,287 00	County money.....	51,096 43
Loans on personal security and overdrafts.....	198,159 72		
Money on hand.....	7,380 50		
Due from banks and bankers.....	10,880 76		
Furniture and fixtures.....	1,000 00		
Expenses.....	2,845 98		
Taxes.....	2,213 24		
Total resources.....	\$438,347 20	Total liabilities.....	\$438,347 20

The amount of capital stock is \$500,000; amount subscribed is \$225,900; amount paid in coin is \$225,900. The total number of shares of stock issued is 2,259 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Little, 240; H. Petersen, 220; H. E. McCune, 125; J. S. Garnett, 105; H. Rohner, 155; J. S. Mayes, 100; A. C. Hazelton, 100. Total number of shares held by the Directors is 1,045 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Glenn.....	\$19,016 23	\$19,016 23
Solano.....	20,007 15	20,007 15
Totals.....	\$39,023 43	\$39,023 43

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano.....	\$159,540 57	\$225,000 00
Fresno.....	5,300 00	10,000 00
Yolo.....	2,500 00	6,000 00
Madera.....	1,200 00	3,200 00
Totals.....	\$168,540 57	\$244,200 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County school warrants.....	\$16 00	\$16 00	\$16 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat.....	\$1,287 00	\$1,287 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$1,575 90
London, Paris, and American Bank, New York	1,264 45
National Bank of D. O. Mills & Co., Sacramento	2,146 23
Crocker-Woolworth National Bank, San Francisco	894 18
Bank of Antioch	5,000 00
Total	\$10,880 76

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$7,000 00	Capital paid in coin	\$225,900 00
Real estate taken for debt	39,023 43	Reserve fund	62,000 00
County warrants	4 60	Profit and loss and contin-	
Loans on real estate	155,397 32	gent fund	7,372 91
Loans on personal security		Due depositors	95,104 43
and overdrafts	202,468 68	Due banks and bankers	4,020 69
Money on hand	8,654 92	State, county, or city money	23,947 10
Due from banks and bankers	2,122 43		
Furniture and fixtures	1,000 00		
Expenses	2,586 03		
Taxes	87 72		
Total resources	\$418,345 13	Total liabilities	\$418,345 13

The amount of capital stock is \$500,000; amount subscribed is \$225,900; amount paid in coin is \$225,900. The total number of shares of stock issued is 2,259 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Little, 240; H. Petersen, 220; H. Rohner, 155; H. E. McCune, 125; J. S. Garnett, 105; J. S. Mayes, 100; A. C. Hazelton, 90. Total number of shares held by the Directors is 1,035 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Solano	\$20,007 15	\$20,007 15
Glenn	19,016 28	19,016 28
Totals	\$39,023 43	\$39,023 43

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano	\$149,507 57	\$200,000 00
Fresno	3,389 75	8,000 00
Yolo	2,500 00	6,000 00
Totals	\$155,397 32	\$214,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County school warrant	\$4 60	\$4 60	\$4 60

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$596 63
Crocker-Woolworth National Bank, San Francisco	920 80
Lazard Frères, New York	605 00
Total	\$2,122 43

BANK COMMISSIONERS' EXAMINATION. (February 26, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$7,000 00	Capital paid up.....	\$225,900 00
Other real estate.....	39,023 43	Reserve fund.....	62,000 00
Invested in stocks, bonds, and warrants.....	20 00	Due depositors.....	79,138 98
Loans and discounts.....	353,824 36	Due banks and bankers.....	2,488 10
Cash balances.....	7,573 25	Interest collected.....	1,862 67
Due from banks and bankers.....	3,140 45	Rents, exchange, etc.	18 14
Furniture, fixtures, etc.....	1,000 00	Other liabilities.....	145 00
Expenses, taxes, etc.....	687 60	Public money.....	40,716 20
Total resources.....	\$412,269 09	Total liabilities.....	\$412,269 09

LOS NIETOS VALLEY BANK—DOWNEY. (Incorp. July, 1891.)

STATEMENT ON JANUARY 1ST.

JAMES T. BLYTHE, President.

H. A. SCOTT, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,500 00	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	20,050 00	Profit and loss and contingent fund.....	201 50
Loans on personal security and overdrafts.....	30,800 27	Due depositors.....	33,009 93
Money on hand.....	11,206 15		
Due from banks and bankers.....	16,655 01		
Total resources.....	\$83,211 43	Total liabilities.....	\$83,211 43

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: James T. Blythe, 200; A. W. Mathews, 15; D. P. Smart, 50; J. H. Strine, 10; H. A. Scott, 30; Charles P. Walker, 38; Ed. R. Wylie, 10. Total number of shares held by the Directors is 353 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name or County.	Amt. Loaned.	Market Value.
Los Angeles.....	\$18,900 00	\$60,000 00
Orange.....	1,150 00	6,000 00
Totals.....	\$20,050 00	\$66,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank of Los Angeles.....	\$6,924 50
Wells, Fargo & Co.'s Bank, New York City.....	4,803 75
Wells, Fargo & Co.'s Bank, San Francisco.....	4,926 76
Total.....	\$16,655 01

STATEMENT ON JUNE 17TH.

D. P. SMART, Vice-President.

H. A. SCOTT, Cashier.

Resources.		Liabilities.	
Bank premises	\$3,500 00	Capital paid in coin	\$50,000 00
Loans on real estate	28,650 00	Due depositors	42,547 37
Loans on personal security and overdrafts	30,333 71	Interest collected	1,114 15
Money on hand	2,962 42		
Due from banks and bankers ..	26,619 14		
Furniture and fixtures	1,000 00		
Taxes	596 25		
Total resources	\$93,661 52	Total liabilities	\$93,661 52

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Blythe (died June 11th), 200; A. W. Mathews, 15; D. P. Smart, 50; J. H. Strine, 10; H. A. Scott, 30; E. R. Wylie, 10; C. P. Walker, 38. Total number of shares held by the Directors is 353 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	\$1,150 00	\$6,000 00
Los Angeles	27,500 00	75,000 00
Totals	\$28,650 00	\$81,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Savings Bank of Southern California, Los Angeles	\$10,000 00
First National Bank, Los Angeles	585 07
Wells, Fargo & Co.'s Bank, San Francisco	2,672 21
Wells, Fargo & Co.'s Bank, New York	13,361 86
Total	\$26,619 14

BANK COMMISSIONERS' EXAMINATION. (October 5, 1894.)

Resources.		Liabilities.	
Bank premises	\$4,500 00	Capital paid up	\$50,000 00
Loans and discounts	48,358 03	Due depositors	26,271 04
Cash balances	5,599 50	Interest collected	41 15
Due from banks and bankers ..	17,300 46		
Expenses, taxes, etc.	554 20		
Total resources	\$76,312 19	Total liabilities	\$76,312 19

CONSOLIDATED BANK OF ELSINORE. (Incorp. August, 1887;
and certificate amended in July, 1890.)

STATEMENT ON JANUARY 1ST.

S. A. STEWART, President.

J. T. KUHNS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$20,148 79	Capital paid in coin.....	\$44,000 00
Real estate taken for debt....	7,027 29	Profit and loss and contin-	
Stocks.....	2,825 00	gent fund.....	66 65
Loans on real estate.....	7,484 00	Due depositors.....	19,077 68
Loans on personal security		City money.....	626 87
and overdrafts.....	19,531 02	County money.....	2,711 64
Money on hand.....	4,381 91		
Checks and other cash items..	1,012 12		
Due from banks and bankers..	1,640 39		
Furniture and fixtures.....	2,432 32		
Total resources.....	\$66,482 84	Total liabilities.....	\$66,482 84

The amount of capital stock is \$44,000; amount subscribed is \$44,000; amount paid in coin is \$44,000. The total number of shares of stock issued is 440 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. A. Stewart, 7½; Thompson Frame, 7½; P. Wall, 37½; W. E. Hampton, 10; Charles Leech, 7½; M. R. Root, 7½; J. T. Kuhns, 32½. Total number of shares held by the Directors is 109½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside.....	\$7,027 29	\$2,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Stock of this bank.....	\$2,825 00	\$2,825 00	\$1,412 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Los Angeles National Bank.....	\$625 91
First National Bank, Riverside.....	377 13
Crocker-Woolworth National Bank, San Francisco.....	148 22
Chase National Bank, New York.....	489 13
Total.....	\$1,640 39

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$20,148 79	Capital paid in coin	\$44,000 00
Real estate taken for debt	7,027 29	Profit and loss and contin- gent fund	731 36
Stock of the Consolidated Bank of Elsinore	2,825 00	Due depositors	15,089 55
Loans on real estate	7,844 45	Other liabilities (a ten per cent assessment levied and paid in, recently, on our capital stock)	3,303 00
Loans on personal security and overdrafts	18,082 52	City money	289 46
Money on hand	2,807 78		
Checks and other cash items ..	507 94		
Due from banks and bankers ..	971 30		
Furniture and fixtures	2,432 32		
Taxes	44 33		
Expenses	721 65		
Total resources	\$63,413 37	Total liabilities	\$63,413 37

The amount of capital stock is \$44,000; amount subscribed is \$44,000; amount paid in coin is \$44,000. The total number of shares of stock issued is 440 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. A. Stewart, 7½; W. E. Hampton, 12; Thompson Frame, 7½; Charles Leech, 7½; J. T. Kuhns, 25. Total number of shares held by the Directors is 59½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	\$7,027 29	\$1,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Riverside	\$7,844 45

NOTE.—The title to the real estate that secures \$1,092 16 of the above, is in the name of Thompson Frame, trustee.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Los Angeles National Bank	\$581 93
Chase National Bank, New York	232 76
Crocker-Woolworth National Bank, San Francisco	156 61
Total	\$971 30

BANK COMMISSIONERS' EXAMINATION. (October 12, 1894.)

Resources.		Liabilities.	
Bank premises	\$21,148 00	Capital paid up	\$44,000 00
Other real estate	6,128 08	Due depositors	18,309 06
Loans and discounts	25,705 90	Due banks and bankers	245 10
Cash balances	3,624 44	Interest collected	234 65
Due from banks and bankers ..	817 30	Rents, exchange, etc.	19 53
Furniture, fixtures, etc.	2,432 32		
Expenses, taxes, etc.	127 30		
Other assets	2,825 00		
Total resources	\$62,808 34	Total liabilities	\$62,808 34

BANK OF ESCONDIDO. (Incorp. December 27, 1886.)

STATEMENT ON JANUARY 1ST.

A. W. WOHLFORD, President.

J. H. ANDERSON, Cashier.

Resources.		Liabilities.	
Bank premises	\$10,974 45	Capital paid in coin	\$30,000 00
Real estate taken for debt	2,660 54	Reserve fund	10,000 00
Loans on real estate	11,275 00	Profit and loss and contin-	
Loans on stocks	8,000 00	gent fund	7,035 06
Loans on other securities		Due depositors	78,255 82
(grain, etc.)	5,275 00	Dividends unpaid	1,500 00
Loans on personal security		State, county, or city money.	1,449 12
and overdrafts	57,138 61	Irrigation district money	16,486 39
Money on hand	12,422 47		
Checks and other cash items	755 06		
Due from banks and bankers	29,301 47		
Furniture and fixtures	1,500 00		
Due from California National			
Bank, San Diego	4,628 81		
Due from Consolidated Na-			
tional Bank, San Diego	794 98		
Total resources	\$144,726 39	Total liabilities	\$144,726 39

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Wohlford, 290; D. L. Withington, 200; C. C. Wyatt, 100; J. H. Anderson, 100; W. L. Ramey, 50; Jacob Libby, 25. Total number of shares held by the Directors is 765 shares

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$472 41	\$300 00
Pennington County, South Dakota	2,188 13	2,000 00
Totals	\$2,660 54	\$2,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$11,275 00	\$30,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Escondido Lumber Co. stock	\$20,000 00	\$8,000 00	\$10,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Brandy in bonded warehouse, Los Angeles	\$775 00	\$1,500 00
Warehouse receipts, hay and grain	4,500 00	6,000 00
Totals	\$5,275 00	\$7,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Chemical National Bank, New York	\$18,200 11
Nevada Bank of San Francisco	4,857 83
Farmers and Merchants Bank, Los Angeles	2,554 41
Bank of Commerce, San Diego	2,489 11
First National Bank, San Diego	1,200 01
Total	\$29,301 47

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
California National Bank, San Diego.....	\$4,628 81	\$714 00
Consolidated National Bank, San Diego.....	794 98	700 00
Totals	\$5,423 79	\$1,414 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$10,974 45	Capital paid in coin	\$30,000 00
Real estate taken for debt	2,660 54	Reserve fund	10,000 00
Loans on real estate	3,975 00	Profit and loss and contin-	
Loans on stocks	8,000 00	gent fund.....	11,040 87
Loans on other securities	775 00	Due depositors	86,970 55
Loans on personal security		Due banks and bankers.....	2,574 51
and overdrafts	79,546 94	State, county, or city money-	950 55
Money on hand	4,689 51		
Checks and other cash items ..	351 80		
Due from banks and bankers ..	21,507 59		
Furniture and fixtures.....	1,500 00		
Expenses	2,096 25		
Taxes	35 61		
Other assets	5,423 79		
Total resources	\$141,536 48	Total liabilities	\$141,536 48

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Wohlford, 290; D. L. Withington, 200; C. C. Wyatt, 100; J. H. Anderson, 100; W. L. Ramey, 50; Daniel Musser, 30; J. Libby, 25. Total number of shares held by the Directors is 795 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$472 41	\$300 00
Pennington County, South Dakota.....	2,188 13	2,000 00
Totals	\$2,660 54	\$2,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$3,975 00	\$10,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Escondido Lumber Co. stock.....	\$20,000 00	\$8,000 00	\$10,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Brandy in bonded warehouse, Los Angeles.....	\$775 00	\$1,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Chemical National Bank, New York	\$7,012 11
Nevada Bank of San Francisco	1,732 62
Farmers and Merchants Bank, Los Angeles	10,755 91
First National Bank, San Diego	2,006 95
Total	\$21,507 59

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
California National Bank, San Diego	\$4,628 81	\$714 00
Consolidated National Bank, San Diego	\$794 98	\$700 00
Totals	\$5,423 79	\$1,414 00

BANK COMMISSIONERS' EXAMINATION. (October 25, 1894.)

Resources.		Liabilities.	
Bank premises	\$10,974 45	Capital paid up	\$30,000 00
Other real estate	2,660 54	Reserve fund	10,000 00
Loans and discounts	79,568 72	Due depositors	80,824 00
Cash balances	11,774 38	Interest collected	2,461 16
Due from banks and bankers	22,318 80	Rents, exchange, etc.	239 80
Furniture, fixtures, etc.	1,500 00	Profit and loss	6,014 37
Expenses, taxes, etc.	742 44		
Total resources	\$129,539 33	Total liabilities	\$129,539 33

BANK OF EUREKA. (Incorp. October 4, 1889.)

STATEMENT ON JANUARY 1ST.

WM. CARSON, President. J. K. DOLLISON, Vice-President. C. P. SOULÉ, Cashier.

Resources.		Liabilities.	
Bank premises	\$21,280 68	Capital paid in coin	\$100,000 00
County warrants	410 98	Profit and loss and contin-	
Loans on real estate	27,746 87	gent fund	33,315 17
Loans on stocks	29,900 00	Due depositors	129,318 22
Loans on personal security and		Due banks and bankers	15,000 00
overdrafts	148,879 03	Other liabilities	704 36
Money on hand	32,092 01		
Checks and other cash items ..	913 76		
Due from banks and bankers ..	12,339 19		
Furniture and fixtures	4,436 95		
Other assets	338 28		
Total resources	\$278,337 75	Total liabilities	\$278,337 75

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Carson, 100; J. K. Dollison, 200; Allen A. Curtis, 170; Alex. Connick, 100; Robert Porter, 100; A. Berding, 40; C. P. Soulé, 220. Total number of shares held by the Directors is 930 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	\$27,746 87	\$45,800 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants	\$424 98	\$410 98	\$420 98

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Ricks Water Co. stock.....	\$74,000 00	\$23,400 00	\$40,000 00
Bank of Arcata stock	12,600 00	6,500 00	12,600 00
Totals	\$86,600 00	\$29,900 00	\$52,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco.....	\$283 65
Bank of Arcata, Arcata	9,990 06
German-American Bank, New York	772 18
Merchants Loan and Trust Co., Chicago	1,293 30
Total	\$12,339 19

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Customers' check books	\$155 70	\$155 70
Draft on Eagle County Bank, Red Cliffe, Col., \$301 61; less amount collected, \$120 40	181 21	-----
Gold dust	1 37	-----
Totals	\$338 28	-----

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$12,780 68	Capital paid in coin	\$100,000 00
County warrants	135 95	Profit and loss and contin-	
Loans on real estate	27,447 87	gent fund	33,315 17
Loans on stocks	29,900 00	Due depositors	108,407 63
Loans on personal security and overdrafts	159,945 34	Due banks and bankers	25,044 39
Money on hand	21,636 88	Other liabilities	5,855 49
Checks and other cash items	2,357 44		
Due from banks and bankers	11,499 78		
Furniture and fixtures	3,135 55		
Expenses	3,456 31		
Other assets	326 88		
Total resources	\$272,622 68	Total liabilities	\$272,622 68

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: William Carson, 100; J. K. Dollison, 200; Allen A. Curtis, 170; Alex. Connick, 100; Robert Porter, 100; A. Berding, 40; C. P. Soulé, 220. Total number of shares held by the Directors is 930 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	\$24,447 87	\$45,600 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants	\$153 95	\$135 95	\$135 95

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Ricks Water Co. stock	\$74,000 00	\$23,400 00	\$40,000 00
Bank of Arcata stock	12,600 00	6,500 00	12,600 00
Totals	\$86,600 00	\$29,900 00	\$52,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$8,223 43
German-American Bank, New York	2,083 62
Merchants Loan and Trust Co., Chicago	1,074 28
Bank of Arcata—collections	118 45
Total	\$11,499 78

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Customers' check books	\$142 93	\$142 93
Draft of Eagle County Bank, Red Cliffe, Col., \$301 61; less amount collected, \$120 40	181 21	-----
Gold dust	1 37	1 37
Totals	\$325 51	-----

BANK COMMISSIONERS' EXAMINATION. (September 6, 1894.)

Resources.		Liabilities.	
Bank premises	\$21,455 68	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	90 00	Due depositors	118,612 82
Loans and discounts	186,385 37	Due banks and bankers	30,000 00
Cash balances	33,731 12	Interest collected	1,958 98
Due from banks and bankers	34,983 08	Rents, exchange, etc.	231 56
Furniture, fixtures, etc.	4,424 65	Profit and loss	31,212 67
Expenses, taxes, etc.	1,343 06	Other liabilities	737 61
Other assets	340 68		
Total resources	\$282,753 64	Total liabilities	\$282,753 64

HUMBOLDT COUNTY BANK—EUREKA. (Incorp. Feb. 27, 1873.)

STATEMENT ON JANUARY 1ST.

J. W. HENDERSON, President.

H. A. LIBBEY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$26,467 21	Capital paid in coin	\$200,000 00
Loans on real estate	109,478 70	Profit and loss and contin- gent fund	36,021 53
Loans on bonds	5,000 00	Due depositors	109,638 82
Loans on personal security	80,647 86	Due banks and bankers	1,224 82
Overdrafts unsecured (solvent) ..	29,106 82	Other liabilities	318 44
Money on hand	56,098 67		
Due from banks and bankers	38,300 50		
Furniture and fixtures	1,600 85		
Other assets	503 00		
Total resources	\$347,203 61	Total liabilities	\$347,203 61

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Henderson, 261; Josiah Bell, 130; N. Bullock, 63; J. M. Carson, 20; H. W. McClellan, 75; D. Zanone, 90; S. W. McFarland, 30; J. M. Vance, 50; H. H. Buhne, Jr., 40. Total number of shares held by the Directors is 759 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt.....	\$26,467 21	\$26,467 21

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt.....	\$109,478 70	\$180,000 00

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
5 Eel River and Eureka Railroad bonds.....	\$5,000 00	\$5,000 00	\$5,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco.....	\$30,559 51
Laidlaw & Co., New York.....	4,576 89
Merchants Loan and Trust Co., Chicago.....	1,469 98
Bank of Arcata.....	1,694 12
Total.....	\$38,300 50

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Judgment against Consumers Lumber Co.....	\$500 00
Columbian souvenir coins.....	3 00
Total.....	\$503 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt....	\$26,170 81	Capital paid in coin.....	\$200,000 00
Loans on real estate.....	115,480 67	Profit and loss and contin-	
Loans on bonds.....	5,000 00	gent fund.....	28,128 22
Loans on personal security		Due depositors.....	87,662 65
and overdrafts.....	93,334 75	Other liabilities.....	485 21
Money on hand.....	36,974 88		
Due from banks and bankers.....	32,970 00		
Furniture and fixtures.....	1,600 85		
Expenses.....	2,565 73		
Taxes.....	1,675 39		
Other assets.....	503 00		
Total resources.....	\$316,276 08	Total liabilities.....	\$316,276 08

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Henderson, 261; Josiah Bell, 130; N. Bullock, 63; J. M. Carson, 20; H. W. McClellan, 75; D. Zanone, 90; S. W. McFarland, 30; J. M. Vance, 50; H. H. Buhne, 40. Total number of shares held by the Directors is 759 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt.....	\$26,170 81	\$26,170 81

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt.....	\$115,480 67	\$175,000 00

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
5 Eel River and Eureka Railroad bonds.....	\$5,000 00	\$5,000 00	\$5,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco.....	\$21,283 33
Laidlaw & Co., New York.....	3,104 33
Merchants Loan and Trust Co., Chicago.....	509 48
Bank of Arcata.....	1,034 31
Ferndale Bank.....	7,038 55
Total.....	\$32,970 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Judgment against Consumers Lumber Co.....	\$500 00
Columbian souvenir coins.....	3 00
Total.....	\$503 00

BANK COMMISSIONERS' EXAMINATION. (September 6, 1894.)

Resources.		Liabilities.	
Real estate.....	\$26,072 54	Capital paid up.....	\$200,000 00
Loans and discounts.....	213,917 77	Due depositors.....	100,620 33
Cash balances.....	56,583 64	Interest collected.....	7,375 67
Due from banks and bankers.....	37,895 28	Rents, exchange, etc.	692 77
Furniture, fixtures, etc.....	1,600 85	Profit and loss.....	27,161 53
Expenses, taxes, etc.....	1,887 90	Other liabilities.....	2,107 68
Total resources.....	\$337,957 98	Total liabilities.....	\$337,957 98

RANDALL BANKING COMPANY—EUREKA.
(Incorp. December 1, 1891.)

STATEMENT ON JANUARY 1ST.

A. W. RANDALL, President.

J. S. MURRAY, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$7,000 00	Capital paid in coin.....	\$57,300 00
Loans on real estate.....	59,676 82	Profit and loss and contin- gent fund.....	17,823 97
Loans on stocks.....	2,630 00	Due depositors.....	226,092 69
Loans on personal security and overdrafts.....	179,995 83	Due banks and bankers.....	878 18
Money on hand.....	52,347 51	State, county, or city money.....	16,454 35
Checks and other cash items.....	2,010 39		
Due from banks and bankers.....	11,972 79		
Furniture and fixtures.....	2,877 65		
Other assets.....	38 20		
Total resources.....	\$318,549 19	Total liabilities.....	\$318,549 19

The amount of capital stock is \$200,000; amount subscribed is \$114,600; amount paid in coin is \$57,300. The total number of shares of stock issued is 1,146 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Randall, 330; F. Korbel, 10; Stephen Hill, 60; Geo. A. Kellogg, 25; W. H. Johnston, 25; J. M. Sass, 10; D. Evans, 20; J. S. Murray, 20; E. H. Vance, 50. Total number of shares held by the Directors is 550 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	\$58,667 19	\$120,000 00
Mendocino	1,009 69	2,500 00
Totals	\$59,676 88	\$122,500 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Eel River and Eureka Railroad Co. first mortgage bonds	\$7,000 00	\$7,000 00	\$7,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Humboldt Tanning and Mfg. Co. stock	\$10,000 00	\$2,000 00	\$10,000 00
Fortuna Manufacturing Co. stock	3,300 00	630 00	1,650 00
Totals	\$13,300 00	\$2,630 00	\$11,650 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank of San Francisco	\$3,202 07
Pacific Bank, San Francisco	7,664 98
United States National Bank, New York	352 24
Bank of Arcata	710 07
Ferndale Bank	43 43
Total	\$11,972 79

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Foreign coins	\$38 20	\$38 20

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Miscellaneous bonds	\$7,000 00	Capital paid in coin	\$57,300 00
Loans on real estate	57,789 81	Profit and loss and contingent fund	18,181 69
Loans on personal security and overdrafts	188,387 85	Due depositors	228,999 97
Money on hand	45,949 64	Due banks and bankers	113 60
Due from banks and bankers	19,321 04	State, county, or city money	16,899 03
Furniture and fixtures	2,877 65		
Other assets	168 30		
Total resources	\$321,494 29	Total liabilities	\$321,494 29

The amount of capital stock is \$200,000; amount subscribed is \$114,600; amount paid in coin is \$57,300. The total number of shares of stock issued is 1,146 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Randall, 330; S. Hill, 60; D. Evans, 20; F. Korbel, 10; J. M. Sass, 10; George A. Kellogg, 25; E. H. Vance, 50; W. H. Johnston, 25; J. S. Murray, 20. Total number of shares held by the Directors is 550 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	\$56,780 12	\$120,000 00
Mendocino	1,009 69	2,000 00
Totals	\$57,789 81	\$122,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Eel River and Eureka Railroad first mortgage bonds	\$7,000 00	\$7,000 00	\$7,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
The Nevada Bank of San Francisco	\$10,781 94
Pacific Bank, San Francisco	7,238 41
National Bank of Illinois, Chicago	163 86
United States National Bank, New York	862 43
Bank of Arcata	274 40
Total	\$19,321 04

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Mutilated and foreign coin	\$168 30

BANK COMMISSIONERS' EXAMINATION. (September 10, 1894.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$7,000 00	Capital paid up	\$57,300 00
Loans and discounts	\$249,539 70	Due depositors	253,355 83
Cash balances	32,209 43	Due banks and bankers	1,164 43
Due from banks and bankers	15,120 24	Profit and loss	12,964 96
Furniture, fixtures, etc.	2,877 65		
Other assets	38 20		
Total resources	\$306,785 22	Total liabilities	\$306,785 22

FALLBROOK BANK. (Incorp. March, 1890.)

STATEMENT ON JANUARY 1ST.

HENRY WILBUR, President.

A. J. CLARK, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$7,239 15	Capital paid in coin	\$25,100 00
Loans on real estate	10,393 98	Profit and loss and contin-	
Loans on personal security		gent fund	54 12
and overdrafts	14,252 05	Due depositors	15,642 27
Money on hand	2,307 59		
Checks and other cash items ..	115 18		
Due from banks and bankers ..	5,383 39		
Furniture and fixtures	856 45		
Other assets	248 60		
Total resources	\$40,796 39	Total liabilities	\$40,796 39

The amount of capital stock is \$50,000; amount paid in coin is \$25,100. The total number of shares of stock issued is 251 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: I. D. Pruett, 66; F. W. Bartlett, 48; Henry Wilbur, 30; A. M. Peters, 50; Clark Wicks, 11. Total number of shares held by the Directors is 205 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$7,239 15	\$7,239 15

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$10,393 98	\$20,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London and San Francisco Bank, San Francisco.....	\$1,408 94
Southern California National Bank, Los Angeles	1,666 60
Bank of Commerce, San Diego.....	1,591 60
Los Angeles National Bank, Los Angeles	404 67
Kountze Bros., New York	311 58
Total	\$5,383 39

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$7,239 15	Capital paid in coin	\$25,100 00
Loans on real estate	9,985 40	Profit and loss and contin-	
Loans on personal security		gent fund.....	464 83
and overdrafts.....	15,601 06	Due depositors.....	18,663 49
Money on hand.....	1,558 71	Other liabilities.....	15 00
Checks and other cash items..	288 54		
Due from banks and bankers..	8,528 72		
Furniture and fixtures.....	856 45		
Other assets	185 29		
Total resources	\$44,243 32	Total liabilities	\$44,243 32

The amount of capital stock is \$50,000; amount paid in coin is \$25,100. The total number of shares of stock issued is 251 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: I. D. Pruett, 66; F. W. Bartlett, 48; Henry Wilbur, 30; A. M. Peters, 50; Clark Wicks, 11. Total number of shares held by the Directors is 205 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$7,239 15	\$7,239 15

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$9,985 40	\$19,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Commerce, San Diego	\$2,675 64
London and San Francisco Bank, San Francisco	671 76
Southern California National Bank, Los Angeles	2,760 31
Los Angeles National Bank, Los Angeles	92 79
Kountze Bros., New York	2,328 22
Total	\$8,528 72

BANK COMMISSIONERS' EXAMINATION. (October 25, 1894.)

Resources.		Liabilities.	
Real estate	\$5,831 15	Capital paid up	\$25,100 00
Loans and discounts	26,892 97	Due depositors	16,537 16
Cash balances	2,354 67	Interest collected	1,041 11
Due from banks and bankers	6,280 53	Rents, exchange, etc.	51 04
Furniture, fixtures, etc.	856 45		
Expenses, taxes, etc.	401 48		
Other assets	112 06		
Total resources	\$42,729 31	Total liabilities	\$42,729 31

FERNDALE BANK. (Incorp. February 17, 1893.)

STATEMENT ON JANUARY 1ST.

A. PUTNAM, President.

J. H. Frost, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$28,400 00	Capital paid in coin	\$35,000 00
Loans on personal security and overdrafts	35,916 46	Profit and loss and contin- gent fund	3,392 18
Money on hand	19,707 57	Due depositors	63,194 31
Checks and other cash items	3,213 79	Due banks and bankers	2,339 73
Due from banks and bankers	12,704 18		
Furniture and fixtures	2,355 27		
Expenses	1,264 32		
Taxes	364 63		
Total resources	\$103,926 22	Total liabilities	\$103,926 22

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$35,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$35.

The names of the Directors, and number of shares of stock held by each, are as follows : A. Putnam, 80; J. H. Frost, 80; J. A. Shaw, 40; Wm. N. Russ, 40; George Williams, 40; E. P. Nissen, 20; P. Calanchini, 20; C. F. Rackliff, 20; J. W. Henderson, 40. Total number of shares held by the Directors is 380 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	\$28,400 00	\$70,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$11,895 96
C. B. Richard & Co., New York	22 48
Union National Bank, Chicago	785 74
Total	\$12,704 18

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on real estate	\$29,200 00	Capital paid in coin	\$35,000 00
Loans on personal security and overdrafts	42,572 52	Profit and loss and contin- gent fund	11 73
Money on hand	5,039 55	Due depositors	38,501 86
Checks and other cash items	2,935 90	Due banks and bankers	7,071 40
Due from banks and bankers	1,449 21	Other liabilities (exchange and interest)	5,748 96
Furniture and fixtures	2,355 27	State, county, or city money	35 63
Expenses	2,210 54		
Taxes	606 59		
Total resources	\$86,369 58	Total liabilities	\$86,369 58

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$35,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$35.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Putnam, 80; J. H. Frost, 200; J. A. Shaw, 40; Wm. N. Russ, 40; Geo. Williams, 40; E. P. Nissen, 20; P. Calanchini, 20; J. W. Henderson, 40; Jacob Rasmussen, 20. Total number of shares held by the Directors is 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	\$29,200 00	\$70,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Randall Banking Co., Eureka	\$153 60
Union National Bank, Chicago	51 05
C. B. Richard & Co., New York	11 62
Laidlaw & Co., New York	157 61
Bank of California, San Francisco	532 93
Bank of Populare Licensos, Switzerland	542 40
Total	\$1,449 21

BANK COMMISSIONERS' EXAMINATION. (September 9, 1894.)

Resources.		Liabilities.	
Loans and discounts	\$52,218 62	Capital paid up	\$35,000 00
Cash balances	9,044 14	Due depositors	51,985 76
Due from banks and bankers	25,131 68	Due banks and bankers	49 86
Furniture, fixtures, etc.	2,355 27	Interest collected	2,076 50
Expenses, taxes, etc.	497 61	Rents, exchange, etc.	123 47
		Profit and loss	11 73
Total resources	\$89,247 32	Total liabilities	\$89,247 32

BANK OF FORT BRAGG. (Incorp. October 29, 1891.)

STATEMENT ON JANUARY 1ST.

CALVIN STEWART, President.

H. A. WELLER, Cashier.

Resources.		Liabilities.	
County warrants.....	\$165 45	Capital paid in coin.....	\$26,000 00
Loans on real estate.....	1,500 00	Profit and loss and contin-	
Loans on personal security		gent fund.....	1,209 88
and overdrafts.....	34,409 23	Due depositors.....	11,847 57
Money on hand.....	2,033 73	Due banks and bankers.....	164 22
Due from banks and bankers..	10 90	State, county, or city money..	72 17
Furniture and fixtures.....	569 43		
Expenses.....	428 16		
Taxes.....	176 94		
Total resources.....	\$39,293 84	Total liabilities.....	\$39,293 84

The amount of capital stock is \$100,000; amount subscribed is \$30,000; amount paid in coin is \$26,000. The total number of shares of stock issued is 260 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows : Thos. Pollard, 25; Samuel Blair, 50; T. L. Johnson, 10; Calvin Stewart, 50; H. A. Weller, 50. Total number of shares held by the Directors is 185 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino.....	\$1,500 00	\$5,000 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on real estate.....	\$1,500 00	Capital paid in coin.....	\$26,000 00
Loans on personal security		Profit and loss and contin-	
and overdrafts.....	37,407 66	gent fund.....	688 09
Money on hand.....	2,631 27	Due depositors.....	16,266 44
Due from banks and bankers..	680 27	Due banks and bankers.....	1 67
Furniture and fixtures.....	572 43	County taxes collected.....	37 88
Expenses.....	202 45		
Total resources.....	\$42,994 08	Total liabilities.....	\$42,994 08

The amount of capital stock is \$100,000; amount subscribed is \$30,000; amount paid in coin is \$26,000. The total number of shares of stock issued is 260 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows : Calvin Stewart, 50; Thos. Pollard, 25; Samuel Blair, 50; T. L. Johnson, 10; H. A. Weller, 50. Total number of shares held by the Directors is 185 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino.....	\$1,500 00	\$5,000 00

BANK COMMISSIONERS' EXAMINATION. (November 13, 1894.)

Resources.		Liabilities.	
Loans and discounts.....	\$35,282 33	Capital paid up.....	\$26,000 00
Cash balances.....	1,784 36	Due depositors.....	11,054 30
Due from banks and bankers ..	589 94	Profit and loss.....	1,160 80
Furniture, fixtures, etc.....	564 18	Taxes.....	98 09
Expenses, taxes, etc.....	92 38		
Total resources	\$38,313 19	Total liabilities	\$38,313 19

BANK OF CENTRAL CALIFORNIA—FRESNO.
(Incorp. February 26, 1887.)

STATEMENT ON JANUARY 1ST.

LOUIS EINSTEIN, President.

LEOPOLD GUNDELFINGER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt, and purchased	\$58,088 01	Capital paid in coin.....	\$210,000 00
Miscellaneous stock.....	150 00	Profit and loss and contin- gent fund.....	9,177 70
County warrants.....	792 85	Due depositors.....	111,739 15
Loans on real estate	73,105 00	Due banks and bankers.....	583 37
Loans on stocks and bonds	30,130 00	County money.....	23,306 39
Loans on other securities (grain, etc.).....	6,500 00		
Loans on personal security and overdrafts.....	106,469 13		
Money on hand.....	35,129 30		
Checks and other cash items..	383 68		
Due from banks and bankers..	40,096 79		
Furniture and fixtures.....	1,243 60		
Other assets.....	2,718 25		
Total resources	\$354,806 61	Total liabilities	\$354,806 61

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$210,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: Louis Einstein, 510; Leopold Gundelfinger, 151; Wm. Helm, 10; H. B. Choice, 75; Max Frankenau, 50. Total number of shares held by the Directors is 795 shares.

REAL ESTATE OWNED BY THE BANK (TAKEN FOR DEBT AND PURCHASED).

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno (one small parcel projecting into Kings County).....	\$58,088 01	\$58,088 01

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno.....	\$73,105 00	\$105,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
25 Fresno County warrants.....	\$792 85	\$792 85	\$792 85
11 shares Fresno Gas and Electric Light Co. stock.....	1,100 00	150 00	220 00
Totals.....	\$1,892 85	\$942 85	\$1,012 85

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
10 shares Commercial Bank of Madera stock....	\$1,000 00		\$375 00
60 shares Mutual Building and Loan Associa- tion (Fresno) stock.....	12,000 00	\$2,500 00	2,130 00
46 shares Fresno Gas and Electric Light Co. stock.....	4,600 00		920 00
70 shares Bank of Selma stock.....	7,000 00	2,850 00	3,500 00
200 shares Fresno County Abstract Co. stock....	20,000 00	7,500 00	10,000 00
6 bonds Alta Irrigation District.....	3,000 00	3,000 00	2,100 00
6 bonds Tule River Irrigation District.....	3,000 00		2,100 00
2 shares I Street Improvement Co. stock.....	2,000 00	100 00	150 00
80 shares Selma Water Co. stock.....	2,000 00		1,000 00
2 shares Centerville and Kingsburg Irrigating Ditch Co. stock.....	1,400 00	500 00	200 00
4 shares Centerville and Kingsburg Irrigating Ditch Co. stock.....	2,800 00	400 00	400 00
50 shares People's Savings Bank of Fresno stock.....	5,000 00	1,000 00	1,000 00
7 shares Fresno Loan and Savings Bank stock...	700 00	200 00	490 00
70 shares Mutual Building and Loan Associa- tion (Fresno) stock.....	14,000 00	1,655 00	2,485 00
1 share Fowler Switch Canal Co. stock.....	300 00	125 00	150 00
523 shares Fresno Gas and Electric Light Co. stock.....	52,300 00	10,300 00	10,460 00
Totals.....	\$131,100 00	\$30,130 00	\$37,460 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for about 516¾ tons milling wheat.....	\$6,000 00	\$8,268 00
Warehouse receipt for 27,382 pounds (445 sacks) dried fruit....	500 00	958 00
Totals.....	\$6,500 00	\$9,226 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), London.....	\$1,785 11
Drexel, Morgan & Co., New York.....	29,814 75
Farmers and Merchants Bank, Los Angeles.....	366 48
London and San Francisco Bank (Limited), San Francisco.....	4,263 51
National Bank of D. O. Mills & Co., Sacramento.....	2,453 89
San Joaquin Valley Bank, Stockton.....	1,036 33
Union National Bank, Chicago.....	376 72
Total.....	\$40,096 79

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
9 checks and acceptances in course of collection.....	\$776 85	\$776 85
Live stock, hay, farming implements, raisins, raisin-trays, sweat-boxes, etc.....	1,941 40	1,941 40
Totals.....	\$2,718 25	\$2,718 25

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt, and purchased		Capital paid in coin	\$210,000 00
Miscellaneous stocks	\$62,938 01	Profit and loss and contin-	
County warrants	10,675 70	gent fund	10,174 45
Loans on real estate	92 94	Due depositors	128,026 63
Loans on stocks and bonds	75,680 15	Due banks and bankers	2,300 00
Loans on personal security and overdrafts	28,225 00	County money	26,303 89
Money on hand	100,796 61		
Checks and other cash items	49,397 33		
Due from banks and bankers	1,021 80		
Furniture and fixtures	39,462 77		
Expenses	1,243 60		
Other assets	4,855 70		
	2,415 36		
Total resources	\$376,804 97	Total liabilities	\$376,804 97

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$210,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: Louis Einstein, 510; Leopold Gundelfinger, 150; William Helm, 10; H. P. Choice, 75; Max Frankenau, 50. Total number of shares held by the Directors is 795 shares.

REAL ESTATE OWNED BY THE BANK (TAKEN FOR DEBT AND PURCHASED).

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Fresno (one small parcel projecting into Tulare County)	\$62,938 01	\$62,938 01

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Fresno	\$75,680 15	\$125,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
8 county and school warrants	\$275 25	\$92 94	\$275 25
(Difference between cost and valuation on above is profit on warrants discounted since January 1, 1895.)			
9 Alta Irrigation District warrants	119 65	107 70	119 65
2 shares I Street Improvement Co. stock	2,000 00	100 00	150 00
534 shares Fresno Gas and Electric Light Co. stock	53,400 00	10,468 00	10,680 00
Totals	\$55,794 90	\$10,768 64	\$11,224 90

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
3 bonds Woodbridge Canal and Irrigation Co. .	\$3,000 00		\$2,250 00
70 shares Mutual Building and Loan Ass'n stk. .	14,000 00	\$5,000 00	3,010 00
10 shares Commercial Bank of Madera stock . .	1,000 00		350 00
50 shares Bank of Selma stock	5,000 00	2,250 00	2,500 00
1½ shares Centerville and Kingsburg Irrigating Ditch Co. stock	1,241 67	50 00	191 67
80 shares Selma Water Co. stock	2,000 00		1,000 00
2 shares Centerville and Kingsburg Ditch Co. stock	1,400 00	775 00	200 00
4 shares Centerville and Kingsburg Ditch Co. stock	2,800 00	400 00	400 00
6 bonds Alta Irrigation District	3,000 00		2,100 00
6 bonds Tule River Irrigation District	3,000 00	3,000 00	2,100 00
40 shares Building and Loan Association stock .	8,000 00	1,200 00	1,720 00
25 shares Fresno Republican Publishing Co. stock	2,500 00	1,900 00	2,500 00
100 shares Fresno County Abstract Co. stock . .	10,000 00	3,750 00	5,000 00
149 shares The Lyceum Co. stock	3,725 00	1,600 00	3,725 00
1 share Fowler Switch Canal Co. stock	300 00	125 00	150 00
417½ shares Fresno City, Belmont, and Yosemite Railroad stock	10,432 50	175 00	4,000 00
50 shares People's Savings Bank of Fresno stock	5,000 00	1,000 00	1,000 00
8 bonds Alta Irrigation District, together with 70 shares of Bank of Central California stock, and other collateral security	4,000 00	7,000 00	12,000 00
Totals	\$80,399 17	\$28,225 00	\$44,196 67

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), London	\$2,628 60
Farmers and Merchants Bank, Los Angeles	2,048 48
Bank of Hanford, Hanford	38 90
London and San Francisco Bank (Limited), San Francisco .	4,250 32
J. P. Morgan & Co., New York	28,625 61
National Bank of D. O. Mills & Co., Sacramento	230 82
San Joaquin Valley Bank, Stockton	700 35
Union National Bank, Chicago	939 69
Total	\$39,462 77

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
6 checks and acceptances in course of collection	\$780 01	\$780 01
Live stock, farming implements, raisins, raisin-trays, sweat- boxes, etc., on hand	1,635 35	1,635 35
Totals	\$2,415 36	\$2,415 36

BANK COMMISSIONERS' EXAMINATION. (April 2, 1895.)

Resources.		Liabilities.	
Real estate	\$62,938 01	Capital paid up	\$210,000 00
Invested in stocks, bonds, and warrants	12,141 10	Due depositors	110,791 98
Loans and discounts	200,682 87	Interest collected	4,896 30
Cash balances	25,658 94	Rents, exchange, etc.	481 22
Due from banks and bankers .	43,133 61	Profit and loss	177 70
Furniture, fixtures, etc.	1,243 60	State, county, or city money .	25,033 44
Expenses, taxes, etc.	2,948 15		
Other assets	2,634 36		
Total resources	\$351,380 64	Total liabilities	\$351,380 64

FARMERS BANK OF FRESNO. (Incorp. March 8, 1882.)

STATEMENT ON JANUARY 1ST.

A. KUTNER, President.

JOHN REICHMAN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$65,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	35,160 75	Profit and loss and contin-	
County warrants.....	467 25	gent fund.....	26,042 90
Loans on real estate	93,645 91	Due depositors.....	207,494 10
Loans on stocks	22,893 55	Due banks and bankers.....	9,981 67
Loans on other securities		County Treasurer.....	28,000 00
(grain).....	7,075 35	County Tax Collector.....	8,822 38
Loans on personal security	181,875 85		
Overdrafts	59 35		
Money on hand.....	42,835 13		
Due from banks and bankers	17,661 09		
Furniture and fixtures.....	3,600 00		
Other assets	10,066 82		
Total resources	\$480,341 05	Total liabilities	\$480,341 05

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Kutner, 491 $\frac{1}{2}$; W. W. Phillips, 140; A. Gordon, 40; A. Goldstein, 20; G. R. G. Glenn, 10. Total number of shares held by the Directors is 701 $\frac{1}{2}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)			
County Situated In.		Cost on Books.	Market Value.
Fresno		\$35,160 75	\$36,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.		Amt. Loaned.	Market Value.
Fresno		\$93,645 91	\$140,468 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Fresno County warrants	\$467 25	\$467 25	\$467 25

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
23 shares Fresno Gas and Electric Light Co. stock (with other securities).....	\$575 00	\$575 00	\$414 00
34 shares Fresno Gas and Electric Light Co. stock	850 00	600 00	582 00
10 shares Farmers Bank stock.....	1,000 00	750 00	1,150 00
100 shares Farmers Bank stock	10,000 00	8,000 00	11,500 00
20 shares Farmers Bank stock	2,000 00	1,500 00	2,300 00
10 shares Farmers Bank stock (with other securities).....	1,000 00	923 55	1,150 00
100 shares Bank of Sanger* stock (with other securities).....	800 00	600 00	800 00
45 shares Bank of Sanger* stock (with other securities).....	360 00	150 00	360 00
100 shares Bank of Sanger* stock (with other securities).....	800 00	1,270 00	800 00
Amounts carried forward.....	\$17,385 00	\$14,368 55	\$19,056 00

* Bank in liquidation. \$20 per share paid in, \$12 per share refunded.

AMOUNT LOANED ON STOCKS—Continued.

	Par Value.	Amt. Loaned.	Market Value.
Amounts brought forward	\$17,385 00	\$14,368 55	\$19,056 00
15 shares Bank of Visalia stock	1,500 00	900 00	3,000 00
50 shares Fresno National Bank stock (with other securities)	5,000 00	4,500 00	5,000 00
50 shares People's Savings Bank of Fresno stock (with other securities)	5,000 00	750 00	1,250 00
250 shares Palace Bath Co. stock	12,500 00	360 00	1,000 00
1 share Emigrant Ditch Co. stock	1,000 00	750 00	1,500 00
2 shares Centerville and Kingsburg Ditch Co. stock	1,400 00	90 00	300 00
1 share Centerville and Kingsburg Ditch Co. stock	700 00	175 00	150 00
1 share Fowler Switch Canal Co. stock	300 00		100 00
7 shares Stinson Canal Co. stock (with other securities)	700 00	1,000 00	1,400 00
Totals	\$45,485 00	\$22,893 55	\$32,756 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouses	\$7,075 35	\$9,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$12,087 37
Chase National Bank, New York	1,750 23
Union National Bank, Chicago	1,176 67
Producers Bank, Visalia	996 76
Farmers and Merchants Bank, Hanford	653 41
Bank of Selma	368 23
California State Bank, Sacramento	300 30
National Bank of D. O. Mills & Co., Sacramento	192 15
Farmers and Merchants Bank, Stockton	135 97
Total	\$17,661 09

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Judgment and liens (costs in foreclosure and other suits now pending)	\$486 25	\$486 25
Collections (drafts and bills of exchange in transit)	7,499 50	7,499 50
Discounts (acceptances discounted)	2,081 07	2,081 07
Totals	\$10,066 82	\$10,066 82

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$65,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	37,589 80	Profit and loss and contin- gent fund	18,403 68
County warrants	241 48	Due depositors	190,485 60
Loans on real estate	109,237 96	Due banks and bankers	7,768 65
Loans on stocks	13,163 20	Other liabilities (interest, ex- change, commission, rent, and safe deposit)	7,879 50
Loans on personal security and overdrafts	172,377 04	State, county, or city money	14,606 75
Money on hand	26,995 05		
Due from banks and bankers	3,579 04		
Furniture and fixtures	3,240 00		
Expenses	5,921 25		
Taxes	727 45		
Other assets	1,071 91		
Total resources	\$439,144 18	Total liabilities	\$439,144 18

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Kutner, 49 $\frac{1}{2}$; W. W. Phillips, 40; A. Gordon, 40; A. Goldstein, 30; G. R. G. Glenn, 10. Total number of shares held by the Directors is 611 $\frac{1}{2}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	\$37,589 80	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$109,237 96	\$163,856 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
80 shares Fresno Gas and Electric Light Co. stock	\$2,000 00	\$1,297 05	\$1,410 00
30 shares Farmers Bank of Fresno stock	3,000 00	2,250 00	3,300 00
200 shares Bank of Sanger (in liquidation) stock	400 00	897 75	200 00
15 shares Bank of Visalia stock	1,500 00	953 40	3,000 00
50 shares Fresno National Bank stock (with other security)	5,000 00	4,500 00	5,000 00
50 shares People's Savings Bank of Fresno stock	5,000 00	750 00	1,250 00
250 shares Palace Bath Co. stock	12,500 00	160 00	1,000 00
1 share Emigrant Ditch Co. stock	1,000 00	750 00	1,500 00
2 shares Centerville and Kingsburg Ditch Co. stock	1,400 00	90 00	200 00
1 share Centerville and Kingsburg Ditch Co. stock	700 00	175 00	100 00
1 share Fowler Switch Canal Co. stock	300 00		75 00
7 shares Stinson Canal Co. stock	700 00	1,000 00	1,400 00
5 shares Mutual Building and Loan Association stock	200 00	140 00	150 00
2 shares Centerville and Kingsburg Ditch Co. stock	1,400 00	200 00	200 00
1 share Garfield Ditch Co. stock	1,000 00		100 00
Totals	\$36,100 00	\$13,163 20	\$18,885 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$1,046 86
Bank of Selma	364 14
Los Angeles National Bank	7 98
National Bank of D. O. Mills & Co., Sacramento	32 25
Farmers and Merchants Bank, Stockton	94 41
Union National Bank, Chicago	1,563 26
Chase National Bank, New York	470 14
Total	\$3,579 04

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Collections in transit	\$420 00	\$420 00
Judgments and liens (costs of suits pending in foreclosures)	651 91	651 91
Totals	\$1,071 91	\$1,071 91

BANK COMMISSIONERS' EXAMINATION. (March 28, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$65,000 00	Capital paid up.....	\$200,000 00
Other real estate.....	37,564 80	Due depositors.....	179,686 86
Invested in stocks, bonds, and warrants.....	487 28	Due banks and bankers.....	4,422 32
Loans and discounts.....	288,382 98	Interest collected.....	1,266 29
Cash balances.....	22,230 92	Rents, exchange, etc.....	1,025 78
Due from banks and bankers.....	6,450 63	Dividends unpaid.....	37 50
Furniture, fixtures, etc.....	3,240 00	Profit and loss.....	17,983 88
Expenses, taxes, etc.....	2,687 76	Other liabilities.....	35 30
Other assets.....	413 56	State, county, or city money.....	22,000 00
Total resources.....	\$426,457 93	Total liabilities.....	\$426,457 93

BANK OF GILROY. (Incorp. June 5, 1871.)

STATEMENT ON JANUARY 1ST.

L. A. WHITEHURST, President.

W. R. PYLE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$5,535 39	Capital paid in coin.....	\$68,000 00
Real estate taken for debt.....	5,121 91	Reserve fund.....	31,773 34
Gilroy water bonds.....	8,500 00	Due depositors.....	79,459 62
Loans on real estate.....	78,509 76	Dividends unpaid.....	100 00
Loans on personal security and overdrafts.....	52,567 11	Other liabilities (interest).....	2,594 77
Money on hand.....	16,446 42	State, county, or city money.....	2,267 92
Checks and other cash items.....	2,816 07	Discount and exchange.....	122 55
Due from banks and bankers.....	11,372 74	Rents.....	90 00
Furniture and fixtures.....	1,000 00		
Expenses.....	2,538 80		
Total resources.....	\$184,408 20	Total liabilities.....	\$184,408 20

The amount of capital stock is \$200,000; amount subscribed is \$136,000; amount paid in coin is \$68,000. The total number of shares of stock issued is 1,360 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Ellis, 200; L. A. Whitehurst, 150; P. C. Hodges, 150; R. Eschenburg, 85; M. Lennon, 40. Total number of shares held by the Directors is 625 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$5,121 91	\$6,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare.....	\$5,997 00	\$11,000 00
Fresno.....	2,000 00	3,500 00
Santa Clara.....	70,512 76	157,200 00
Totals.....	\$78,509 76	\$171,700 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
17 Gilroy water bonds (\$500 each)	\$8,500 00	\$8,500 00	\$8,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Sather Banking Co., San Francisco	\$6,050 19
Commercial and Savings Bank, San José	5,322 55
Total	\$11,372 74

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$5,535 39	Capital paid in coin	\$68,000 00
Real estate taken for debt	5,121 91	Reserve fund	31,514 06
Gilroy water bonds	5,000 00	Due depositors	73,464 98
Loans on real estate	85,543 03	Dividends unpaid	100 00
Loans on personal security and overdrafts	52,784 91	State, county, or city money ..	2,000 47
Money on hand	9,827 99	Discount and exchange	91 18
Checks and other cash items ..	385 00	Rents	65 00
Due from banks and bankers ..	7,088 61		
Furniture and fixtures	1,000 00		
Expenses	1,751 95		
Other assets (interest accrued) ..	1,189 65		
Deposit with County Recorder ..	7 25		
Total resources	\$175,235 69	Total liabilities	\$175,235 69

The amount of capital stock is \$200,000; amount subscribed is \$136,000; amount paid in coin is \$68,000. The total number of shares of stock issued is 1,360 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Ellis, 200; L. A. Whitehurst, 150; P. C. Hodges, 150; A. Eschenburg, 85; M. Lennon, 40. Total number of shares held by the Directors is 625 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	\$5,121 91	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	\$5,997 00	\$10,500 00
Fresno	2,000 00	3,500 00
Santa Clara	77,546 03	152,200 00
Totals	\$85,543 03	\$167,200 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
10 Gilroy water bonds (\$500 each)	\$5,000 00	\$5,000 00	\$5,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Sather Banking Co., San Francisco	\$6,001 57
Commercial and Savings Bank, San José	1,087 04
Total	\$7,088 61

BANK COMMISSIONERS' EXAMINATION. (July 18, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$5,535 39	Capital paid up.....	\$68,000 00
Other real estate.....	3,801 91	Reserve fund.....	26,781 80
Invested in stocks, bonds, and warrants.....	8,500 00	Due depositors.....	80,000 17
Loans and discounts.....	121,261 09	Rents, exchange, etc.	21 72
Cash balances.....	18,230 88	Dividends unpaid.....	1,110 00
Due from banks and bankers.....	17,307 67		
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	276 75		
Total resources.....	\$175,913 69	Total liabilities.....	\$175,913 69

GRASS VALLEY AGENCY OF CITIZENS BANK (OF NEVADA CITY). (Incorp. September 19, 1876.)

STATEMENT ON JANUARY 1ST.

E. M. PRESTON, President.

JOHN M. THOMAS, Agent.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$6,795 00	Capital paid in coin. (See Citizens Bank.)	
Loans on real estate.....	9,464 65	Profit and loss and contingent fund.....	\$9,125 22
Loans on stocks and bonds.....	4,895 00	Due depositors.....	81,110 80
Loans on personal security and overdrafts.....	35,693 22	Due Citizens Bank.....	193 63
Money on hand.....	22,971 65		
Checks and other cash items.....	170 00		
Due from banks and bankers.....	5,418 47		
Furniture and fixtures.....	2,000 00		
Other assets.....	3,021 66		
Total resources.....	\$90,429 65	Total liabilities.....	\$90,429 65

For details, see Citizens Bank, of Nevada City.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Nevada.....	\$9,464 65	\$16,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Nevada County Narrow Gauge Railroad bond.....	\$1,000 00	\$1,000 00	\$1,000 00
2 shares Spring Valley Water stock.....	200 00	195 00	197 00
Grass Valley school bonds.....	5,500 00	5,600 00	5,600 00
Totals.....	\$6,700 00	\$6,795 00	\$6,797 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Spring Valley Water stock.....	\$3,500 00	\$1,000 00	\$3,400 00
Nevada County Narrow Gauge Railroad bonds.....	5,000 00	3,500 00	5,000 00
Sundry stocks.....	2,000 00	395 00	600 00
Totals.....	\$10,500 00	\$4,895 00	\$9,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
The Bank of California, San Francisco.	\$2,955 32
National Bank of D. O. Mills & Co., Sacramento.	2,463 15
Total	\$5,418 47

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Items in course of collection	\$1,667 14	\$1,667 14
Gold bullion	1,354 53	1,354 53
Totals	\$3,021 66	\$3,021 66

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Miscellaneous bonds and stocks	\$6,295 00	Profit and loss and contingent fund	\$9,193 54
Loans on real estate	9,164 00	Due depositors	91,381 94
Loans on stocks and bonds ...	1,840 00	Due banks and bankers	8,331 24
Loans on other securities	740 00	Other liabilities	178 55
Loans on personal security and overdrafts	33,626 47		
Money on hand	38,083 88		
Checks and other cash items ..	1,638 16		
Due from banks and bankers ..	14,308 06		
Furniture and fixtures	2,000 00		
Expenses	77 35		
Other assets	1,312 35		
Total resources	\$109,085 27	Total liabilities	\$109,085 27

For details, see Citizens Bank, of Nevada City.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Nevada	\$9,164 00	\$20,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Nevada County Narrow Gauge Railroad bond ..	\$1,000 00	\$1,000 00	\$1,000 00
2 shares Spring Valley Water stock	200 00	195 00	200 00
10 Grass Valley school bonds	5,000 00	5,100 00	5,100 00
Totals	\$6,200 00	\$6,295 00	\$6,300 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Gold Flat and Pennsylvania Consolidated Mines	\$2,500 00	\$240 00	\$300 00
Nevada County Narrow Gauge Railroad bonds ..	5,000 00	1,000 00	5,000 00
15 shares Spring Valley Water stock	1,500 00	600 00	1,500 00
Totals	\$9,000 00	\$1,840 00	\$6,800 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Pacific States Savings, Loan, and Building Co. pass-book	\$675 00	\$800 00
Bullion specimens	65 00	100 00
Totals	\$740 00	\$900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
The Bank of California, San Francisco.....	\$8,240 92
National Bank of D. O. Mills & Co., Sacramento	6,067 14
Total	\$14,308 06

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Items for collection	\$360 00	\$360 00
Gold bullion	952 35	1,000 00
Totals	\$1,312 35	\$1,360 00

BANK COMMISSIONERS' EXAMINATION. (February 7, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$6,295 00	Due depositors	\$84,323 24
Loans and discounts	47,881 47	Due banks and bankers	261 78
Cash balances	28,404 45	Interest collected	483 90
Due from banks and bankers	9,314 20	Rents, exchange, etc.	10 52
Furniture, fixtures, etc.	2,000 00	Profit and loss	9,360 11
Expenses, taxes, etc.	53 90		
Other assets (bullion)	490 53		
Total resources	\$94,439 55	Total liabilities	\$94,439 55

BANK OF GONZALES. (Incorp. January 16, 1894.)

STATEMENT ON JANUARY 1ST.

A. WIDEMANN, President.

W. SARLES, Cashier.

Resources.		Liabilities.	
Bank premises	\$10,000 00	Capital paid in coin	\$35,400 00
Loans on real estate	8,044 29	Reserve fund	2,207 41
Loans on other securities	2,839 50	Due depositors	45,603 47
Loans on personal security and overdrafts	9,796 01	Other liabilities (interest, rents, etc.)	867 84
Money on hand	4,194 22		
Due from banks and bankers	45,173 81		
Furniture and fixtures	1,775 00		
Expenses	2,255 89		
Total resources	\$84,078 72	Total liabilities	\$84,078 72

The amount of capital stock is \$125,000; amount subscribed is \$118,000; amount paid in coin is \$35,400. The total number of shares of stock issued is 1,180 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Widemann, 250; M. E. Gonzalez, 250; A. Gonzalez, 250; W. Sarles, 250; R. H. Lloyd, 130. Total number of shares held by the Directors is 1,130 shares.

LOANS ON REAL ESTATE BY COUNTIES.		Amt. Loaned.
Name of County.		
Monterey		\$8,044 29

AMOUNT LOANED ON OTHER SECURITIES.		Amt. Loaned.
Warehouse receipts		\$2,839 50
Personal notes		9,805 98
Total		\$12,645 48

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.		Amount.
Wells, Fargo & Co.'s Bank, San Francisco		\$35,722 41
Wells, Fargo & Co.'s Bank, New York		9 97
Salinas City Bank		9,441 43
Total		\$45,173 81

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$10,000 00	Capital paid in coin	\$35,400 00
Loans on real estate	32,310 00	Reserve fund	520 23
Loans on other securities	1,900 00	Due depositors	49,289 54
Loans on personal securities and overdrafts	10,012 83	Other liabilities (rents and interest collected)	808 15
Money on hand	3,703 50		
Due from banks and bankers	25,735 34		
Furniture and fixtures	1,870 00		
Expenses	486 25		
Total resources	\$86,017 92	Total liabilities	\$86,017 92

The amount of capital stock is \$125,000; amount subscribed is \$118,000; amount paid in coin is \$35,400. The total number of shares of stock issued is 1,180 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Widemann, 257; W. Sarles, 257; M. E. Gonzalez, 256; A. Gonzalez, 250; R. H. Lloyd, 130. Total number of shares held by the Directors is 1,150 shares.

LOANS ON REAL ESTATE BY COUNTIES.		Amt. Loaned.
Name of County.		
Monterey		\$32,310 00

AMOUNT LOANED ON OTHER SECURITIES.		Amt. Loaned.
Warehouse receipts		\$1,900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.		Amount.
Wells, Fargo & Co.'s Bank, San Francisco		\$17,897 14
Wells, Fargo & Co.'s Bank, New York		352 67
Salinas City Bank		7,485 53
Total		\$25,735 34

BANK COMMISSIONERS' EXAMINATION. (May 13, 1895.)

Resources.		Liabilities.	
Bank premises	\$10,000 00	Capital paid up	\$35,400 00
Loans on real estate	30,000 00	Reserve fund	520 23
Loans and discounts	12,179 77	Due depositors	48,040 94
Cash balances	3,960 37	Interest collected	575 66
Due from banks and bankers	26,284 99	Rents, exchange, etc.	56 00
Furniture, fixtures, etc.	1,870 00		
Expenses, taxes, etc.	297 70		
Total resources	\$84,592 83	Total liabilities	\$84,592 83

THE RIDEOUT BANK—GRIDLEY AGENCY.
(Incorp. November 1, 1890.)

STATEMENT ON JANUARY 1st.

N. D. RIDEOUT, President.

E. E. BIGGS, Manager.

Resources.		Liabilities.	
Real estate taken for debt ...	\$1,146 35	Due depositors	\$36,649 10
Loans on real estate	27,359 90	Due The Rideout Bank (head	
Loans on stocks and bonds ...	2,000 00	office)	55,918 68
Loans on other securities			
(grain)	18,644 80		
Loans on personal security			
and overdrafts	37,151 25		
Money on hand	4,234 08		
Checks and other cash items ..	31 40		
Furniture and fixtures	2,000 00		
Total resources	\$92,567 78	Total liabilities	\$92,567 78

For details, see The Rideout Bank, Marysville.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	\$1,146 35	\$1,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	\$27,359 90	\$44,400 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
15 shares Grangers Business Association of			
Dixon stock	\$300 00		
39 shares Farmers Coöperative Union ware-			
house stock	3,900 00	\$2,000 00	\$4,200 00
Bond of Central Irrigation District ..	500 00		
Totals	\$4,700 00	\$2,000 00	\$4,200 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
On wheat and barley warehouse receipts	\$18,644 80	\$21,287 13

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt.....	\$1,130 35	Due depositors.....	\$40,528 16
County warrants.....	65 00	Due The Rideout Bank (head office).....	58,779 23
Loans on real estate.....	27,945 50	Other liabilities (interest, discount, and exchange)....	724 09
Loans on stocks.....	2,000 00		
Loans on other securities (grain).....	18,822 64		
Loans on personal security and overdrafts.....	44,094 78		
Money on hand.....	2,710 81		
Checks and other cash items.....	51 45		
Furniture and fixtures.....	2,000 00		
Expenses.....	1,210 95		
Total resources	\$100,031 48	Total liabilities.....	\$100,031 48

For details, see The Rideout Bank, Marysville.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$1,130 35	\$1,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte.....	\$27,945 50	\$46,700 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
39 shares Farmers Coöperative Union warehouse stock, Biggs.....	\$3,900 00	\$2,000 00	\$3,900 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat and barley warehouse receipts.....	\$18,822 64	\$22,700 40

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
County school warrant.....	\$65 00	\$65 00

BANK COMMISSIONERS' EXAMINATION. (February 5, 1895.)

Resources.		Liabilities.	
Loans and discounts.....	\$88,051 76	Due Marysville office.....	\$57,754 96
Cash balances.....	4,361 95	Due depositors.....	37,049 10
Due from banks and bankers.....	87 40	Rents, exchange, etc.	32 65
Furniture, fixtures, etc.....	2,000 00	Other liabilities.....	68 43
Expenses, taxes, etc.....	404 03		
Total resources	\$94,905 14	Total liabilities	\$94,905 14

FARMERS AND MERCHANTS BANK—HANFORD. (Incorp. April 28, 1891.)

STATEMENT ON JANUARY 1ST.

C. RAILSBACK, President.

B. A. FASSETT, Cashier.

Resources.		Liabilities.	
Bank premises	\$13,422 69	Capital paid in coin	\$50,000 00
Loans on real estate	45,126 64	Reserve fund	9,000 00
Loans on personal security and overdrafts	125,290 76	Profit and loss and contin- gent fund	5,696 69
Money on hand	13,630 36	Due depositors	106,668 13
Due from banks and bankers ..	1,219 33	Due banks and bankers	6,004 10
Furniture and fixtures	3,007 84	State, county, or city money ..	24,328 70
Total resources	\$201,697 62	Total liabilities	\$201,697 62

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Railsback, 100; W. W. Parlin, 100; W. J. Newport, 50; J. H. Dopkins, 100; J. B. Newport, 100; B. A. Fassett, 50; A. V. Taylor, 20. Total number of shares held by the Directors is 520 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Kings	\$45,126 64	\$81,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Producers Bank, Bakersfield	\$1,032 02
J. & W. Seligman & Co., New York	187 31
Total	\$1,219 33

STATEMENT ON JUNE 17TH.

C. RAILSBACK, President.

H. E. WRIGHT, Cashier.

Resources.		Liabilities.	
Bank premises	\$13,422 69	Capital paid in coin	\$50,000 00
Real estate taken for debt	21,334 41	Reserve fund	9,000 00
Loans on real estate	48,941 00	Profit and loss and contin- gent fund	5,217 14
Loans on personal security and overdrafts	89,277 45	Due depositors	77,473 57
Money on hand	11,331 96	Due banks and bankers	24,077 47
Due from J. & W. Seligman & Co., New York	41 73	State or county money	13,990 22
Furniture and fixtures	3,007 84	Interest collected	8,882 62
Expenses	1,930 00	Rents and premiums col- lected	646 06
Total resources	\$189,287 08	Total liabilities	\$189,287 08

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Railsback, 100; W. W. Parlin, 100; W. J. Newport, 50; J. H. Dopkins, 110; J. B. Newport, 100; A. V. Taylor, 20. Total number of shares held by the Directors is 480 shares.

REPORT OF BANK COMMISSIONERS—COMMERCIAL BANKS.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kings	\$21,334 41	\$24,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kings	\$48,941 00	\$94,500 00

BANK COMMISSIONERS' EXAMINATION. (March 25, 1895.)

Resources.		Liabilities.	
Bank premises	\$16,430 53	Capital paid up	\$50,000 00
Other real estate	21,334 41	Due depositors	62,550 99
Loans and discounts	144,626 80	Due banks and bankers	40,274 88
Cash balances	6,353 28	Interest collected	6,271 76
Due from banks and bankers	1,428 45	Rents, exchange, etc.	374 12
Expenses, taxes, etc.	1,068 85	Profit and loss	14,696 69
		State, county, or city money ..	17,073 88
Total resources	\$191,242 32	Total liabilities	\$191,242 32

BANK OF HANFORD. (Incorp. April 11, 1887.)

STATEMENT ON JANUARY 1ST.

DANIEL RHOADS, President.

S. E. BIDDLE, Cashier.

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid in coin	\$154,000 00
Real estate taken for debt	2,556 67	Reserve fund	5,400 00
Miscellaneous stocks	783 50	Profit and loss and contin-	
County warrants	866 88	gent fund	3,429 69
Loans on real estate	47,709 14	Due depositors	109,891 50
Loans on stocks	3,185 25	Due banks and bankers	564 84
Loans on personal security		Dividends unpaid	10,780 00
and overdrafts	191,310 68	State, county, or city money ..	31,236 23
Coyote scalp warrants	32 00		
Money on hand	16,180 30		
Collections in transit	300 00		
Due from banks and bankers ..	32,377 84		
Furniture and fixtures	4,000 00		
Total resources	\$315,302 26	Total liabilities	\$315,302 26

The amount of capital stock is \$200,000; amount subscribed is \$154,000; amount paid in coin is \$154,000. The total number of shares of stock issued is 1,540 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. E. Rawlins, 20; S. C. Lillis, 670; Daniel Rhoads, 100; T. V. Biddle, 125; S. E. Biddle, 125. Total number of shares held by the Directors is 1,040 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kings	\$2,556 67	\$2,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kings	\$43,709 14	\$65,000 00
Fresno	4,000 00	5,000 00
Totals	\$47,709 14	\$70,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Hanford Development Co. stock	\$1,000 00	\$783 50	\$500 00
County school warrants	866 88	866 88	866 88
Coyote scalp warrants	40 00	32 00	-----
Totals	\$1,906 88	\$1,682 38	-----

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
1½ shares Settlers Ditch Co. stock	\$450 00	\$475 00	\$750 00
10 shares Farmers and Merchants Bank stock ..	500 00	1,000 00	750 00
½ share People's Ditch Co. stock	150 00	300 00	300 00
2 shares Crescent Canal Co. stock	2,000 00	1,200 00	2,000 00
Totals	\$3,100 00	\$2,975 00	\$3,800 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain warehouse receipt—barley	\$110 25	\$130 00
Grain warehouse receipt—wheat	100 00	300 00
Totals	\$210 25	\$430 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Visalia	\$897 12
Bank of Central California, Fresno	2,454 01
First National Bank, Los Angeles	3,827 82
Wells, Fargo & Co.'s Bank, San Francisco	16,481 43
Wells, Fargo & Co.'s Bank, New York	8,717 46
Total	\$32,377 84

STATEMENT ON JUNE 17TH.

J. E. RAWLINS, President.

J. O. HICKMAN, Cashier.

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid in coin	\$154,000 00
Real estate taken for debt	5,251 67	Reserve fund	5,400 00
Miscellaneous stocks and war- rants	1,368 79	Profit and loss and contin- gent fund	2,112 79
Loans on real estate	46,209 14	Due depositors	111,416 79
Loans on stocks	3,075 00	Due banks and bankers	1,611 80
Loans on personal security and overdrafts	192,672 09	Other liabilities (interest, ex- change, and rents)	6,917 23
Money on hand	16,689 89	State, county, or city money ..	18,406 06
Checks and other cash items ..	4,544 74		
Due from banks and bankers ..	6,884 08		
Furniture and fixtures	4,000 00		
Expenses	3,091 77		
Collections in transit	77 50		
Total resources	\$299,864 67	Total liabilities	\$299,864 67

The amount of capital stock is \$154,000; amount subscribed is \$154,000; amount paid in coin is \$154,000. The total number of shares of stock issued is 1,540 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. V. Biddle, 115; S. E. Biddle, 125; S. C. Lillis, 670; James S. Robinson, 10; J. E. Rawlins, 20. Total number of shares held by the Directors is 940 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kings	\$5,251 67	\$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kings	\$46,209 14	\$55,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Hanford Development Co. stock	\$1,000 00	\$783 50	\$500 00
Coyote scalp warrant	40 00	32 00	Nil.
County school warrants	553 29	553 29	553 29
Totals	\$1,593 29	\$1,368 79	\$1,053 29

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
1½ shares Settlers Ditch Co. stock	\$450 00	\$375 00	Doubtful.
10 shares Farmers and Merchants Bank stock, Hanford	500 00	1,200 00	\$900 00
⅛ share People's Ditch Co. stock	150 00	300 00	300 00
2 shares Crescent Canal Co. stock	2,000 00	1,200 00	2,000 00
Totals	\$3,100 00	\$3,075 00	\$3,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank of Fresno	\$1,170 54
First National Bank of Los Angeles	504 44
Bank of Lemoore	609 03
Wells, Fargo & Co.'s Bank of San Francisco	4,600 07
Total	\$6,884 08

BANK COMMISSIONERS' EXAMINATION. (March 23, 1895.)

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid up	\$154,000 00
Other real estate	4,399 67	Reserve fund	5,400 00
Invested in stocks, bonds, and warrants	1,209 78	Due depositors	103,157 90
Loans and discounts	238,652 57	Due banks and bankers	1,135 18
Cash balances	14,102 99	Interest collected	2,481 55
Due from banks and bankers	7,540 38	Rents, exchange, etc.	398 10
Furniture, fixtures, etc.	4,000 00	Profit and loss	3,343 94
Expenses, taxes, etc.	1,373 52	State, county, or city money ..	17,362 24
Total resources	\$287,278 91	Total liabilities	\$287,278 91

BANK OF HAYWARDS. (Incorp. February 24, 1891.)

STATEMENT ON JANUARY 1ST.

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$4,550 00	Capital paid in coin	\$50,000 00
Loans on real estate	1,595 00	Due depositors	51,045 56
Loans on personal security and overdrafts.....	108,780 56	Due banks and bankers	17,000 00
Money on hand.....	8,708 95	Dividends unpaid (undivided profits)	12,321 34
Due from banks and bankers..	5,919 84	State, county, or city money..	2,370 32
Furniture and fixtures	3,182 87		
Total resources	\$132,737 22	Total liabilities.....	\$132,737 22

The amount of capital stock is \$200,000; amount subscribed is \$110,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Goad, 60; W. C. Belcher, 60; Geo. W. Prescott, 50; John Boggs, 50; Julius Hollister, 25; W. E. Meek, 10; J. E. Crooks, 30. Total number of shares held by the Directors is 285 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$1,595 00	\$3,500 00
Fresno	4,968 00	10,000 00
Totals	\$6,563 00	\$13,500 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Central Irrigation District bonds.....	\$5,000 00	\$4,550 00	\$4,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$3,583 02
Union National Bank, Oakland	2,287 10
J. & W. Seligman, New York.....	49 72
Total	\$5,919 84

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$4,550 00	Capital paid in coin.....	\$50,000 00
Loans on real estate	4,968 00	Due depositors.....	53,789 53
Loans on personal security and overdrafts.....	106,798 68	Due banks and bankers.....	15,355 55
Money on hand.....	5,670 80	Dividends unpaid (undivided profits).....	14,219 68
Due from banks and bankers..	9,032 84	State, county, or city money..	838 33
Furniture and fixtures.....	3,182 87		
Total resources.....	\$134,203 19	Total liabilities.....	\$134,203 19

The amount of capital stock is \$200,000; amount subscribed is \$110,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Goad, 60; W. C. Belcher, 60; George W. Prescott, 90; John Boggs, 50; Julius Hollister, 25; W. E. Meek, 10; J. E. Crooks, 30. Total number of shares held by the Directors is 325 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$4,968 00	\$10,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Central Irrigation District bonds.....	\$5,000 00	\$4,550 00	\$4,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$7,489 55
J. & W. Seligman, New York	1,543 29
Total	<u>\$9,032 84</u>

BANK COMMISSIONERS' EXAMINATION. (February 19, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$4,550 00	Capital paid up	\$50,000 00
Loans and discounts	110,451 49	Due depositors	48,666 81
Cash balances	6,270 05	Due banks and bankers	13,003 80
Due from banks and bankers	402 07	Profit and loss	13,185 87
Furniture, fixtures, etc.	3,182 87		
Total resources	<u>\$124,856 48</u>	Total liabilities	<u>\$124,856 48</u>

BANK OF HEALDSBURG. (Incorp. June 13, 1874.)

STATEMENT ON JANUARY 1ST.

J. W. WILSON, President.

E. S. ROWLAND, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ...	\$98,457 09	Capital paid in coin	\$85,600 00
Miscellaneous bonds and stocks	4,000 00	Reserve fund	10,000 00
County warrants	38 60	Profit and loss and contingent fund	6,842 13
Loans on real estate	34,925 50	Due depositors	95,358 82
Loans on personal security and overdrafts	30,703 93	Due banks and bankers	78 87
Money on hand	20,624 10		
Checks and other cash items ..	36 94		
Due from banks and bankers ..	7,093 66		
Furniture and fixtures	2,000 00		
Total resources	<u>\$197,879 82</u>	Total liabilities	<u>\$197,879 82</u>

The amount of capital stock is \$85,600; amount subscribed is \$85,600; amount paid in coin is \$85,600. The total number of shares of stock issued is 856 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. M. Willson, 50; M. Raabe, 40; C. Sawtell, 13; E. Tamffer, 15; J. W. Rose, 5; J. T. Coffman, 5; J. W. Wilson, 54%. Total number of shares held by the Directors is 182 $\frac{2}{3}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mendocino and Sonoma.....	\$16,850 75	\$18,674 50
Sonoma County and 87 city lots in Santa Rosa.....	81,606 34	84,200 00
Totals	\$98,457 09	\$102,874 50

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma County	\$34,925 50	\$91,333 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par. Value.	Amt. Invested.	Market Value.
195 shares Healdsburg Gas Light Co. stock.....	\$4,875 00	\$4,000 00	\$5,850 00
Sonoma County school warrant.....	38 60	38 60	38 60
Totals	\$4,913 60	\$4,038 60	\$5,888 60

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$7,093 66

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$89,149 06	Capital paid in coin.....	\$85,600 00
Miscellaneous stocks.....	4,000 00	Profit and loss and contin-	
County warrants.....	38 60	gent fund	7,112 50
Loans on real estate	39,525 50	Due depositors.....	83,352 24
Loans on personal security and		Due banks and bankers.....	7,500 00
overdrafts	35,879 95	County money.....	1,502 00
Money on hand.....	8,365 85		
Checks and other cash items.....	14 70		
Due from bank and bankers.....	5,639 84		
Furniture and fixtures.....	2,453 24		
Total resources	\$185,066 74	Total liabilities	\$185,066 74

The amount of capital stock is \$85,600; amount subscribed is \$85,600; amount paid in coin is \$85,600. The total number of shares of stock issued is 856 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. M. Willson, 50; M. Raabe, 40; J. W. Rose, 5; J. T. Coffman, 5; C. Sawtell, 13; E. Tamffer, 15; J. W. Wilson, 54%. Total number of shares held by the Directors is 182 $\frac{2}{3}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma and Santa Rosa City lots.....	\$73,798 06	\$77,000 00
Mendocino.....	15,351 00	16,051 00
Totals	\$89,149 06	\$93,051 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$39,525 50	\$92,350 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
195 shares Healdsburg Gas Light Co. stock.....	\$4,875 00	\$4,000 00	\$5,850 00
County warrant.....	38 60	38 60	38 60
Totals.....	\$4,913 60	\$4,038 60	\$5,888 60

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Savings Bank of Santa Rosa.....	\$1,016 54
London, Paris, and American Bank, San Francisco	4,623 30
Total.....	\$5,639 84

NOTE.—The London, Paris, and American Bank, San Francisco, hold our certificates of deposit for \$7,500.

BANK COMMISSIONERS' EXAMINATION. (August 18, 1894.)

Resources.		Liabilities.	
Real estate	\$98,457 09	Capital paid up.....	\$100,000 00
Invested in stocks, bonds, and warrants	18,438 60	Reserve fund	10,000 00
Loans and discounts	78,475 90	Due depositors.....	95,721 72
Cash balances	8,650 89	Interest collected	935 03
Due from banks and bankers	5,248 50	Profit and loss	5,623 25
Furniture, fixtures, etc.....	2,000 00	Other liabilities.....	44 30
Expenses, taxes, etc.....	361 35		
Other assets.....	691 97		
Total resources	\$212,324 30	Total liabilities	\$212,324 30

FARMERS AND MECHANICS BANK OF HEALDSBURG.

(Incorp. September 1, 1877.)

STATEMENT ON JANUARY 1ST.

E. H. BARNES, President.

GEORGE H. WARFIELD, Cashier.

Resources.		Liabilities.	
Bank premises	\$7,750 00	Capital paid in coin.....	\$60,960 00
Real estate taken for debt	41,459 10	Profit and loss and contin-	
Loans on real estate	24,278 70	gent fund.....	6,601 34
Loans on personal security and overdrafts.....	81,725 45	Due depositors.....	112,292 71
Money on hand	17,063 04	Due banks and bankers.....	1,567 58
Due from London and San Francisco Bank.....	11,962 32	Dividends unpaid	121 80
		Other liabilities.....	40 01
		State, county, or city money.....	2,655 17
Total resources	\$184,238 61	Total liabilities.....	\$184,238 61

The amount of capital stock is \$200,000; amount subscribed is \$102,600; amount paid in coin is \$60,960. The total number of shares of stock issued is 1,026 shares; the average amount paid on each share of stock is \$59 41.

The names of the Directors, and number of shares of stock held by each, are as follows: E. H. Barnes, 212; A. B. Nalley, 100; R. H. Warfield, 113; C. W. Weaver, 25; J. A. McMinn, 101; R. T. Mitchell, 20; G. T. Miller, 25. Total number of shares held by the Directors is 596 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Sonoma	\$41,459 10

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$24,278 70	\$75,000 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$7,750 00	Capital paid in coin	\$60,960 00
Real estate taken for debt	40,212 02	Profit and loss and contin-	
Loans on real estate	26,828 70	gent fund	5,718 74
Loans on personal security		Due depositors	95,809 47
and overdrafts	82,549 65	Due banks and bankers	7,830 16
Money on hand	13,499 25	Dividends unpaid	113 10
Special deposit	2,000 00	Interest collected	2,250 57
Due from London and San		Rents and exchange	455 75
Francisco Bank	93 04	State, county, or city money	2,126 44
Expenses	4,205 58	Special deposit (county	
Other assets (judgment)	125 99	money)	2,000 00
Total resources	\$177,264 23	Total liabilities	\$177,264 23

The amount of capital stock is \$200,000; amount subscribed is \$102,600; amount paid in coin is \$60,960. The total number of shares of stock issued is 1,026 shares; the average amount paid on each share of stock is \$59 41.

The names of the Directors, and number of shares of stock held by each, are as follows: E. H. Barnes, 212; A. B. Nalley, 100; R. H. Warfield, 113; C. W. Weaver, 25; J. A. McMinn, 101; R. T. Mitchell, 20; G. T. Miller, 25. Total number of shares held by the Directors is 596 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Sonoma	\$40,212 02

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$26,828 70	\$90,000 00

BANK COMMISSIONERS' EXAMINATION. (August 18, 1894.)

Resources.		Liabilities.	
Bank premises	\$8,000 00	Capital paid up	\$60,960 00
Other real estate	42,523 00	Due depositors	99,663 82
Loans and discounts	99,671 03	Interest collected	2,204 84
Cash balances	11,363 30	Rents, exchange, etc.	159 25
Due from banks and bankers	5,903 77	Dividends unpaid	297 30
Expenses, taxes, etc.	2,414 05	Profit and loss	6,535 20
		Other liabilities	54 74
Total resources	\$169,875 15	Total liabilities	\$169,875 15

FARMERS AND MERCHANTS BANK OF HOLLISTER. (Incorp. November 3, 1891.)

STATEMENT ON JANUARY 1ST.

WILLIAM PALMTAG, President.

A. TONN, Cashier.

Resources.		Liabilities.	
County warrants.....	\$541 42	Capital paid in coin.....	\$75,000 00
Loans on real estate.....	31,829 40	Profit and loss and contin-	
Loans on stocks.....	1,611 25	gent fund.....	15,871 67
Loans on other securities		Due depositors.....	60,887 94
(grain, etc.).....	16,850 59	Due banks and bankers.....	2,651 97
Loans on personal security		State, county, or city money..	23,402 04
and overdrafts.....	102,292 74		
Money on hand.....	12,872 65		
Checks and other cash items..	1,260 54		
Due from banks and bankers..	11,955 03		
Furniture and fixtures.....	3,600 00		
Total resources.....	\$182,813 62	Total liabilities.....	\$182,813 62

The amount of capital stock is \$200,000; amount subscribed is \$100,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: Charles F. Leege, 150; William Palmtag, 100; Thomas H. Slaven, 70; A. Tonn, 135; Joaq. Balado, 10; Thomas Donovan, 52; A. Sally, 20; M. Rosenberg, 20; Frank B. Abbe, 7½. Total number of shares held by the Directors is 564½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito	\$31,829 40	\$75,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
San Benito County warrants	\$541 42	\$541 42	\$541 42

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Hollister Milling and Lumber Co. stock.....	\$3,000 00	\$1,500 00	\$2,000 00
Pacific States Savings, Loan, and Building Co.			
stock		111 25	200 00
Totals		\$1,611 25	\$2,200 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts on wheat and hay	\$16,850 59	\$22,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank, San Francisco.....	\$11,149 36
First National Bank, San José	805 67
Total	\$11,955 03

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Miscellaneous stocks	\$250 00	Capital paid in coin	\$75,000 00
County warrants	674 59	Reserve fund	10,000 00
Loans on real estate	28,192 85	Profit and loss and contin-	
Loans on stocks	1,500 00	gent fund	2,506 77
Loans on other securities		Due depositors	61,420 37
(grain, etc.)	6,617 85	Due banks and bankers	2,190 01
Loans on personal security		Other liabilities (interest and	
and overdrafts	111,080 83	exchange)	4,751 01
Money on hand	8,478 64	State, county, or city money ..	15,565 98
Checks and other cash items ..	437 57		
Due from banks and bankers ..	8,995 49		
Furniture and fixtures	3,200 00		
Expenses	1,789 99		
Taxes	216 33		
Total resources	\$171,434 14	Total liabilities	\$171,434 14

The amount of capital stock is \$200,000; amount subscribed is \$100,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: Chas. F. Legee, 100; Wm. Palmtag, 100; Thos. H. Slaven, 70; A. Tonn, 135; Thos. Donovan, 52; A. Sally, 20; M. Rosenberg, 20; Frank B. Abbe, 7½; H. W. Newbauer, 85. The total number of shares held by the Directors is 589½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito	\$28,192 85	\$70,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
San Benito County warrants	\$674 59	\$674 59	\$674 59
50 shares Hollister Creamery Co. stock	500 00	250 00	250 00
Totals	\$1,174 59	\$924 59	\$924 59

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Hollister Milling and Lumber Co. stock	\$3,000 00	\$1,500 00	\$1,800 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for wheat and hay	\$6,617 85	\$8,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San José	\$5,687 47
Nevada Bank, San Francisco	2,476 00
City Bank, Santa Cruz	832 02
Total	\$8,995 49

BANK COMMISSIONERS' EXAMINATION. (July 19, 1894.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$235 00	Capital paid up.....	\$75,000 00
Loans on real estate.....	27,235 50	Due depositors.....	71,301 80
Loans and discounts.....	110,037 31	Due banks and bankers.....	437 64
Cash balances.....	10,245 29	Interest collected.....	5,330 86
Due from banks and bankers.....	6,029 68	Rents, exchange, etc.....	138 20
Furniture, fixtures, etc.....	3,600 00	Profit and loss.....	7,988 52
Expenses, taxes, etc.....	2,814 24		
Total resources.....	\$160,197 02	Total liabilities.....	\$160,197 02

BANK OF HOLLISTER. (Incorp. October 21, 1873.)

STATEMENT ON JANUARY 1ST.

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$30,000 00	Capital paid in coin.....	\$250,000 00
Miscellaneous stocks.....	1,197 40	Reserve fund.....	50,000 00
Warrants.....	612 00	Profit and loss and contin-	
Loans on real estate.....	75,161 00	gent fund.....	95,116 69
Loans on stocks and warrants.....	18,832 00	Due depositors.....	156,785 72
Loans on other securities		Due banks and bankers.....	23,182 55
(grain, etc.).....	12,651 00	Dividends unpaid.....	1,500 00
Loans on personal security		State, county, or city money.....	35,815 12
and overdrafts.....	425,026 33		
Money on hand.....	22,186 55		
Checks and other cash items.....	1,122 06		
Due from banks and bankers.....	23,611 74		
Furniture and fixtures.....	2,000 00		
Total resources.....	\$612,400 08	Total liabilities.....	\$612,400 08

The amount of capital stock is \$300,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 337; L. A. Whitehurst, 337½; Uriah Wood, 323½; Thos. Flint, 35; N. C. Briggs, 176; R. Eschenberg, 40; R. P. Lathrop, 10. Total number of shares held by the Directors is 1,259 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito.....	\$75,161 00	\$112,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Hollister Light and Power Co. stock.....	\$2,206 25	\$1,197 40	\$1,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Silver Creek and Panoche Land and Water Co. stock.....	\$4,200 00	\$2,985 00	\$4,500 00
Grangers Union stock.....	10,000 00	6,692 00	12,000 00
Tres Pinos Warehouse Co. stock.....	2,500 00	1,533 00	3,500 00
Pacific States Savings, Loan, and Building Association stock.....	700 00	250 00	700 00
Hollister Irrigation Co. stock.....	440 00	250 00	440 00
School order, San Benito County.....	125 00	122 00	125 00
Victor Mills stock.....	5,000 00	3,500 00	5,000 00
Hollister Warehouse Co. stock.....	5,000 00	3,500 00	5,000 00
Totals.....	\$27,965 00	\$18,832 00	\$31,265 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat, barley, and hay in Hollister warehouses.....	\$12,651 00	\$16,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Commercial and Savings Bank, San José.....	\$5,861 87
Anglo-Californian Bank, San Francisco.....	17,749 87
Total.....	\$23,611 74

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$30,000 00	Capital paid in coin.....	\$250,000 00
Miscellaneous stocks.....	1,447 40	Reserve fund.....	50,000 00
County warrants.....	808 10	Profit and loss and contingent fund.....	82,616 69
Loans on real estate.....	106,469 00	Due depositors.....	183,922 90
Loans on stocks and warrants.....	20,615 00	Dividends unpaid.....	1,941 00
Loans on other securities (grain, etc.).....	6,112 00	Other liabilities (Savings and Loan Bank).....	32,340 92
Loans on personal security and overdrafts.....	415,041 45	Interest collected.....	10,990 13
Money on hand.....	25,098 85	Discount and exchange.....	1,421 85
Checks and other cash items.....	1,287 07	Rents.....	425 00
Due from banks and bankers.....	27,607 56	State, city, or county money.....	27,457 23
Furniture and fixtures.....	2,000 00		
Expenses.....	4,629 29		
Total resources.....	\$641,115 72	Total liabilities.....	\$641,115 72

The amount of capital stock is \$300,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 337; L. A. Whitehurst, 337½; Uriah Wood, 323½; Thomas Flint, 35; N. C. Briggs, 176; R. Eschenberg, 40; R. P. Lathrop, 10. Total number of shares held by the Directors is 1,259 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito.....	\$106,469 00	\$140,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Hollister Light and Power Co. stock.....	\$2,206 25	\$1,197 40	\$1,500 00
Hollister Creamery Co. stock.....	250 00	250 00	250 00
Totals.....	\$2,456 25	\$1,447 40	\$1,750 00

AMOUNT LOANED ON STOCKS AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Silver Creek and Panoche Land and Water Co. stock	\$7,760 00	\$3,000 00	\$7,760 00
Grangers Union stock	10,250 00	8,222 00	12,300 00
Tres Pinos Warehouse Co. stock	2,500 00	1,533 00	3,500 00
Hollister Irrigation Co. stock	175 00	200 00	215 00
School order, San Benito County	160 00	160 00	160 00
Sperry Flour Co. stock	5,000 00	3,500 00	5,000 00
Hollister Warehouse Co. stock	5,000 00	3,500 00	5,000 00
Hollister Water Co. stock	600 00	500 00	600 00
Totals	\$31,445 00	\$20,615 00	\$34,535 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat, barley, and hay in Hollister warehouses	\$6,112 00	\$10,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Commercial and Savings Bank, San José	\$7,720 18
City Bank, Santa Cruz	157 95
Anglo-Californian Bank, San Francisco	19,729 43
Total	\$27,607 56

BANK COMMISSIONERS' EXAMINATION. (July 19, 1894.)

Resources.		Liabilities.	
Bank premises	\$30,000 00	Capital paid up	\$250,000 00
Invested in stocks, bonds, and warrants	1,604 40	Reserve fund	50,000 00
Loans and discounts	522,390 95	Due depositors	177,786 18
Cash balances	26,552 07	Due banks and bankers	29,206 19
Due from banks and bankers	8,540 14	Interest collected	27,399 13
Furniture, fixtures, etc.	2,000 00	Rents, exchange, etc.	459 82
Expenses, taxes, etc.	5,425 36	Dividends unpaid	6,809 00
Total resources	\$596,512 92	Profit and loss	54,852 60
		Total liabilities	\$596,512 92

BANK OF HUENEME. (Incorp. February 28, 1889.)

STATEMENT ON JANUARY 1ST.

THOMAS R. BARD, President.

THOMAS J. GREGG, Cashier.

Resources.		Liabilities.	
Bank premises	\$6,503 77	Capital paid in coin	\$50,000 00
Loans on real estate	27,317 87	Reserve fund	12,911 07
Loans on stocks	4,400 00	Due depositors	33,362 20
Loans on other securities	4,200 22	Due banks and bankers	2,853 20
Loans on personal security and overdrafts	27,618 44		
Money on hand	8,924 80		
Due from banks and bankers	19,476 45		
Furniture and fixtures	684 92		
Total resources	\$99,126 47	Total liabilities	\$99,126 47

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas J. Gregg, 80; Thomas R. Bard, 400; D. T. Perkins, 150; M. L. Wolff, 50; A. Levy, 170; A. J. Salisbury, 50; A. B. Smith, 50. Total number of shares held by the Directors is 950 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura	\$27,317 87	\$55,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
10 shares San Antonio Light and Power Co. stock	\$1,000 00	\$500 00	\$1,000 00
60 shares Hardison & Stewart Oil Co. stock	6,000 00	2,500 00	4,200 00
50 shares Raymond Improvement Co. stock	5,000 00	1,000 00	2,000 00
10 shares Hardison & Stewart Oil Co. stock	1,000 00	400 00	700 00
Totals	\$13,000 00	\$4,400 00	\$7,900 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts	\$4,200 22	\$8,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Sather Banking Co., San Francisco	\$757 10
Drexel, Morgan & Co., New York	14,414 34
Farmers and Merchants Bank	2,059 41
Santa Barbara County National Bank	2,245 60
Total	\$19,476 45

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$6,276 15	Capital paid in coin	\$50,000 00
Real estate taken for debt	983 09	Reserve fund	9,417 73
Loans on real estate	29,512 33	Due depositors	30,876 53
Loans on stocks	4,000 00		
Loans on other securities	1,479 85		
Loans on personal security			
and overdrafts	31,154 67		
Money on hand	7,786 74		
Due from banks and bankers ..	8,167 40		
Furniture and fixtures	934 03		
Total resources	\$90,294 26	Total liabilities	\$90,294 26

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas R. Bard, 400; D. T. Perkins, 150; A. Levy, 170; M. L. Wolff, 50; A. J. Salisbury, 50; A. B. Smith, 50; Thomas J. Gregg, 80. Total number of shares held by the Directors is 950 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Ventura	\$983 09	\$1,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura	\$29,512 33	\$55,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.
10 shares San Antonio Light and Power Co. stock	\$1,000 00	\$500 00
60 shares Hardison & Stewart Oil Co. stock	4,200 00	2,500 00
50 shares Raymond Improvement Co. stock	2,000 00	1,000 00
Totals	\$7,200 00	\$4,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts	\$1,479 85	\$2,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank, San Francisco	\$2,584 41
J. P. Morgan & Co., New York	1,804 26
Farmers and Merchants Bank	2,645 39
Bank of Ventura	303 45
Santa Barbara County National Bank	829 89
Total	\$8,167 40

BANK COMMISSIONERS' EXAMINATION. (May 27, 1895.)

Resources.		Liabilities.	
Bank premises	\$6,276 15	Capital paid up	\$50,000 00
Loans on real estate	22,000 00	Reserve fund	9,379 76
Loans and discounts	43,977 83	Due depositors	27,991 58
Cash balances	8,241 50	Due banks and bankers	1,222 27
Due from banks and bankers ..	6,608 37		
Furniture, fixtures, etc.	934 03		
Expenses, taxes, etc.	555 73		
Total resources	\$88,593 61	Total liabilities	\$88,593 61

BANK OF KINGSBURG. (Incorp. November 7, 1891.)

STATEMENT ON JANUARY 1ST.

S. C. LILLIS, President.

W. S. HOPKINS, Cashier.

Resources.		Liabilities.	
Miscellaneous warrants	\$3,792 61	Capital paid in coin	\$50,000 00
County warrants	133 50	Profit and loss and contin-	
Loans on real estate	12,375 00	gent fund	3,317 49
Loans on stocks	6,564 15	Due depositors	8,425 88
Loans on other securities		County money	5,000 00
(grain, etc.)	1,927 36		
Loans on personal security			
and overdrafts	32,756 51		
Money on hand	4,170 50		
Checks and other cash items.	186 20		
Due from banks and bankers.	2,649 49		
Furniture and fixtures	2,188 05		
Total resources	\$66,743 37	Total liabilities	\$66,743 37

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 425; W. S. Hopkins, 50; C. M. Shannon, 2; Z. T. Maxwell, 2; S. G. Johnson, 2. Total number of shares held by the Directors is 481 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	\$500 00	\$3,200 00
Fresno	11,875 00	21,300 00
Totals	\$12,375 00	\$24,500 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Centerville and Kingsburg Irrigation Ditch Co. warrants	\$3,792 61	\$3,792 61	\$3,792 61
Fresno County warrants	133 50	133 50	133 50
Totals	\$3,926 11	\$3,926 11	\$3,926 11

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
59 shares Centerville and Kingsburg Irrigation Ditch Co. stock	\$41,300 00	\$3,164 15	\$5,900 00
50 shares The Valley Bank of Phoenix, Arizona, stock	5,000 00	3,400 00	5,500 00
Totals	\$46,300 00	\$6,564 15	\$11,400 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Crop mortgages	\$162 55	-----
Warehouses receipts, and produce in store	1,764 81	\$2,500 00
Totals	\$1,927 36	-----

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$461 05
First National Bank of Fresno	1,663 89
Laidlaw & Co., New York	327 47
The Bank of Visalia	197 08
Total	\$2,649 49

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$6,000 00	Capital paid in coin	\$50,000 00
Loaned on stocks	3,345 00	Profit and loss and contin-	
County warrants	35 00	gent fund	3,435 84
Loans on real estate	3,700 00	Due depositors	10,917 50
Warrants owned	2,148 15	Other liabilities (overdrafts) ..	145 33
Loans on personal security		County money	7,000 00
and overdrafts	39,263 51		
Money on hand	2,191 60		
Due from banks and bankers ..	8,698 01		
Furniture and fixtures	2,188 05		
Expenses	1,560 15		
Other assets	2,369 20		
Total resources	\$71,498 67	Total liabilities	\$71,498 67

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 437; W. S. Hopkins, 50; S. G. Johnson, 2; C. M. Shannon, 2. Total number of shares held by the Directors is 491 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	\$6,000 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$3,700 00	\$10,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Fresno County warrants	\$35 00	\$35 00	\$35 00
Centerville and Kingsburg Irrigation Ditch Co. warrants	2,148 15	2,148 15	2,148 15
Totals	\$2,183 15	\$2,183 15	\$2,183 15

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
71 shares Centerville and Kingsburg Irrigation Ditch Co. stock	\$49,700 00	\$3,345 00	\$5,325 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$3,803 29
First National Bank of Fresno	803 62
Laidlaw & Co., New York	4,053 05
Bank of Visalia	37 85
Total	\$8,698 01

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Liens and judgments	\$2,000 00	\$5,000 00
Liens on personal property	369 20	1,000 00
Totals	\$2,369 20	\$6,000 00

BANK COMMISSIONERS' EXAMINATION. (March 27, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$3,808 21	Capital paid up	\$50,000 00
Loans and discounts	54,021 63	Due depositors	9,035 66
Cash balances	456 70	Interest collected	1,319 97
Due from banks and bankers	4,646 34	Rents, exchange, etc.	39 11
Furniture, fixtures, etc.	2,188 05	Profit and loss	817 49
Expenses, taxes, etc.	722 10	State, county, or city money ..	5,000 00
Other assets	369 20		
Total resources	\$66,212 23	Total liabilities	\$66,212 23

BANK OF LAKE—LAKEPORT. (Incorp. March 10, 1874.)

STATEMENT ON JANUARY 1ST.

CHARLES GOODWIN, President.

W. E. GREENE, Cashier.

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid in coin	\$100,140 00
Real estate taken for debt	40,590 32	Profit and loss and contin-	
Miscellaneous stocks	2,100 00	gent fund	4,504 91
Loans on real estate	32,971 57	Due depositors	19,196 02
Loans on personal security		Other liabilities (rents, inter-	
and overdrafts	15,480 30	est, and exchange)	1,445 65
Money on hand	6,098 71		
Due from Anglo-Californian			
Bank	8,865 12		
Furniture and fixtures	2,000 00		
Expenses, taxes, etc.	2,022 06		
Other assets	158 50		
Total resources	\$125,286 58	Total liabilities	\$125,286 58

The amount of capital stock is \$200,000; amount subscribed is \$100,140; amount paid in coin is \$100,140. The total number of shares of stock issued is 1,001 $\frac{4}{10}$ shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Giselman, 348; Charles Goodwin, 30; D. C. Rumsey, 8; A. Levy, 1; Geo. A. Lyon, 1; Jno. Jones, 1; F. D. Tunis, 1. Total number of shares held by the Directors is 390 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Lake	\$40,590 32	\$40,590 32

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Lake	\$29,004 97	\$29,004 97
Monterey	2,966 60	2,966 60
Mendocino	1,000 00	1,000 00
Totals	\$32,971 57	\$32,971 57

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
19 shares Lakeport Agricultural Park stock	\$1,900 00	\$1,900 00
4 shares Second Street Wharf stock, Lakeport	200 00	200 00
Totals	\$2,100 00	\$2,100 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Furniture taken for debt	\$158 50	\$158 50

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid in coin	\$100,140 00
Real estate taken for debt	45,488 13	Profit and loss and contin-	
Miscellaneous stocks	2,100 00	gent fund	4,504 91
Loans on real estate	32,246 47	Due depositors	16,955 42
Loan on personal security and		Other liabilities (rents, inter-	
overdrafts	14,399 71	est, and exchange,	3,884 34
Money on hand	4,918 43		
Due from Anglo-Californian			
Bank	6,058 17		
Furniture and fixtures	2,000 00		
Expenses	3,115 26		
Other assets	158 50		
Total resources	\$125,484 67	Total liabilities	\$125,484 67

The amount of capital stock is \$200,000; amount subscribed is \$100,140; amount paid in coin is \$100,140. The total number of shares of stock issued is 1,001 $\frac{40}{100}$ shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Giselman, 348; Charles Goodwin, 30; D. C. Rumsey, 8; A. Levy, 1; Geo. A. Lyon, 1; John Jones, 1; F. D. Tunis, 1. Total number of shares held by the Directors is 390 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Lake	\$44,324 51	\$44,324 51
Mendocino	1,163 62	1,500 00
Totals	\$45,488 13	\$45,824 51

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Lake	\$29,270 92	\$29,270 92
Monterey	2,975 55	2,975 55
Totals	\$32,246 47	\$32,246 47

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
19 shares Lakeport Agricultural Park stock	\$1,900 00	\$1,900 00
4 shares Second Street Wharf stock, Lakeport	200 00	200 00
Totals	\$2,100 00	\$2,100 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Furniture taken for debt	\$158 50	\$158 50

BANK COMMISSIONERS' EXAMINATION. (November 16, 1894.)

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid up	\$100,140 00
Other real estate	40,590 32	Due depositors	20,216 32
Invested in stocks, bonds, and		Interest collected	557 47
warrants	1,996 88	Rents, exchange, etc.	406 39
Loans and discounts	49,795 30	Profit and loss	4,504 91
Cash balances	11,222 26	Other liabilities	98 84
Due from banks and bankers.	4,064 40		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	896 27		
Other assets	358 50		
Total resources	\$125,923 93	Total liabilities	\$125,923 93

FARMERS' SAVINGS BANK—LAKEPORT. (Incorp. December 14, 1874.)

STATEMENT ON JANUARY 1ST.

H. C. BOGGS, President.

DAVID WILLIAMS, Cashier.

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid in coin	\$73,400 00
Real estate taken for debt	64,307 90	Profit and loss and contin-	
County warrants	646 50	gent fund	45,590 29
Loans on real estate	68,689 73	Due depositors	76,132 01
Loans on personal security		State, county, or city money ..	25,000 00
and overdrafts	30,968 78		
Money on hand	13,000 80		
Due from banks and bankers ..	15,351 87		
Furniture and fixtures	1,887 25		
Other assets	10,269 47		
Total resources	\$220,122 30	Total liabilities	\$220,122 30

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$73,400. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$73 40.

The names of the Directors, and number of shares of stock held by each, are as follows: H. C. Boggs, 691; D. V. Thompson, 5; J. B. Robinson, 12; J. W. Byrnes, 15; F. H. Boggs, 1; Mrs. Isabella Young, 213; David Williams, 1. Total number of shares held by the Directors is 938 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Lake	\$60,036 90
Solano	4,271 00
Total	\$64,307 90

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Lake	\$63,168 16	\$84,224 21
Mendocino	5,521 57	8,500 00
Totals	\$68,689 73	\$92,724 21

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London and San Francisco Bank (Limited), San Francisco	\$2,343 40
Jas. H. Goodman & Co. Bank, Napa	13,008 47
Total	\$15,351 87

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Livestock, hay, flour, alfalfa seed, posts, hop-poles, planing machinery, and wagon	\$10,269 47

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$73,400 00
Real estate taken for debt....	65,327 66	Profit and loss and contin-	
County warrants.....	461 65	gent fund.....	44,997 78
Loans on real estate.....	70,587 05	Due depositors.....	52,225 21
Loans on personal security		Due banks and bankers.....	212 92
and overdrafts.....	7,182 75	State, county, or city money..	16,500 00
Money on hand.....	9,080 59		
Due from James H. Goodman			
& Co.'s Bank.....	8,426 91		
Furniture and fixtures.....	1,887 25		
Other assets.....	9,382 05		
Total resources.....	\$187,335 91	Total liabilities.....	\$187,335 91

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$73,400. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$73 40.

The names of the Directors, and number of shares of stock held by each, are as follows: H. C. Boggs, 691; D. V. Thompson, 5; J. B. Robinson, 7; J. W. Byrnes, 15; F. H. Boggs, 1; Mrs. Isabella Young, 213; David Williams, 1. Total number of shares held by the Directors is 933 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Lake.....	\$60,884 66	\$85,384 00
Solano.....	4,443 00	5,000 00
Totals.....	\$65,327 66	\$90,384 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Lake.....	\$65,065 48	\$101,104 76
Mendocino.....	5,521 57	8,500 00
Totals.....	\$70,587 05	\$109,604 76

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Livestock, planing machinery, wagon, hay, grain, well-boring tools, posts, hop-poles, etc.....	\$9,382 05

BANK COMMISSIONERS' EXAMINATION. (November 16, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid up.....	\$73,400 00
Other real estate.....	43,959 70	Due depositors.....	65,118 66
Invested in stocks, bonds, and		Public money.....	10,000 00
warrants.....	1,194 80	Interest collected.....	18,423 52
Loans and discounts.....	98,984 04	Rents, exchange, etc.....	941 07
Cash balances.....	14,836 37	Profit and loss.....	36,471 26
Due from banks and bankers..	5,201 50		
Furniture, fixtures, etc.....	1,887 25		
Expenses, taxes, etc.....	9,191 27		
Other assets.....	14,099 58		
Total resources.....	\$204,354 51	Total liabilities.....	\$204,354 51

BANK OF LEMOORE. (Incorp. December 28, 1891.)

STATEMENT ON JANUARY 1ST.

S. C. LILLIS, President.

B. O. CARR, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$12,000 00	Capital paid in coin.....	\$60,000 00
Loans on real estate.....	6,306 59	Reserve fund.....	1,967 93
Loans on personal security and overdrafts.....	51,798 09	Due depositors.....	19,146 07
Money on hand.....	8,845 70	Dividends unpaid.....	3,000 00
Due from banks and bankers.....	3,215 67	State, county, or city money.....	2,500 00
Furniture and fixtures.....	4,000 00		
Other assets.....	447 95		
Total resources.....	\$86,614 00	Total liabilities.....	\$86,614 00

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 791; Daniel Rhoads, 10; G. E. Shore, 1; R. E. McKenna, 10; B. O. Carr, 100. Total number of shares held by the Directors is 912 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kings.....	\$4,852 29	\$8,000 00
Fresno.....	1,454 30	2,500 00
Totals.....	\$6,306 59	\$10,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Visalia.....	\$152 60
Farmers Bank, Fresno.....	274 06
Bank of Hanford.....	664 34
Crocker-Woolworth National Bank, San Francisco.....	1,446 30
National Park Bank, New York.....	137 16
National Bank of California, Los Angeles.....	541 21
Total.....	\$3,215 67

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Suspense account—various items.....	\$447 95	\$447 95

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$12,000 00	Capital paid in coin.....	\$60,000 00
Loans on real estate.....	14,732 79	Reserve fund.....	1,967 93
Loans on personal security and overdrafts.....	51,381 31	Profit and loss and contin- gent fund.....	3,195 87
Money on hand.....	2,398 40	Due depositors.....	18,700 69
Due from banks and bankers.....	650 99	Due banks and bankers.....	706 53
Furniture and fixtures.....	4,000 00	County money.....	2,500 00
Taxes.....	1,396 63		
Other assets (suspense).....	510 90		
Total resources.....	\$87,071 02	Total liabilities.....	\$87,071 02

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 791; Daniel Rhoads, 10; G. E. Shore, 1; R. E. McKenna, 10; B. O. Carr, 100. Total number of shares held by the Directors is 912 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Kings	\$12,828 49
Fresno	1,904 30
Total	\$14,732 79

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Visalia	\$32 09
Farmers Bank, Fresno	100 02
Crocker-Woolworth National Bank, San Francisco	419 25
National Park Bank, New York	99 63
Total	\$650 99

BANK COMMISSIONERS' EXAMINATION. (March 26, 1895.)

Resources.		Liabilities.	
Bank premises	\$12,000 00	Capital paid up	\$60,000 00
Loans and discounts	62,182 91	Reserve fund	1,967 93
Cash balances	3,589 30	Due depositors	16,676 34
Due from banks and bankers	1,376 35	Due banks and bankers	1,629 38
Furniture, fixtures, etc.	4,000 00	Interest collected	1,154 62
Expenses, taxes, etc.	572 75	Rents, exchange, etc.	180 84
Other assets	454 30	Profit and loss	66 50
		State, county, or city money	2,500 00
Total resources	\$84,175 61	Total liabilities	\$84,175 61

BANK OF LINCOLN. (Incorp. April 24, 1894.)

STATEMENT ON JANUARY 1ST.

JOHN M. WILES, President.

JOHN W. HINDS, Cashier.

Resources.		Liabilities.	
County warrants	\$163 25	Capital paid in coin	\$10,000 00
Loans on real estate	4,380 00	Profit and loss and contin- gent fund	244 99
Loans on personal security and overdrafts	11,143 28	Due depositors	12,500 87
Money on hand	4,900 56	Due banks and bankers	875 31
Due from banks and bankers	460 21		
Furniture and fixtures	1,395 42		
Expenses	1,178 45		
Total resources	\$23,621 17	Total liabilities	\$23,621 17

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows : John M. Wiles, 300; John W. Hinds, 50; Walter Jansen, 17; Orin Clark, 2; W. N. Finney, 10; E. M. Preston, 20; A. Hemphill, 5; J. S. Mariner, 5. Total number of shares held by the Directors is 409 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Placer	\$4,380 00	\$15,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Placer County warrants	\$163 25	\$163 25	\$163 25

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$389 07
J. & W. Seligman & Co., New York	71 14
Total	\$460 21

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
County warrants	\$12 00	Capital paid in coin	\$20,000 00
Loans on real estate	21,330 00	Profit and loss and contin- gent fund	4,154 13
Loans on personal security and overdrafts	11,934 71	Due depositors	19,830 94
Accrued interest on loans	800 00		
Money on hand	4,789 87		
Due from banks and bankers	1,593 67		
Furniture and fixtures	1,417 32		
Expenses	2,107 50		
Total resources	\$43,985 07	Total liabilities	\$43,985 07

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows : John M. Wiles, 300; John W. Hinds, 50; E. M. Preston, 20; W. N. Finney, 10; Walter Jansen, 15; J. S. Mariner, 5; A. Hemphill, 5; A. H. Gates, 50; Orin Clark, 2. Total number of shares held by the Directors is 457 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Placer	\$5,330 00	\$15,000 00
Glenn	16,000 00	36,000 00
Totals	\$21,330 00	\$51,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants	\$12 00	\$12 00	\$12 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$481 63
National Bank of D. O. Mills & Co., Sacramento	502 05
Placer County Bank, Auburn	557 93
J. & W. Seligman & Co., New York	52 06
Total	\$1,593 67

BANK COMMISSIONERS' EXAMINATION. (April 31, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$16,000 00	Capital paid up.....	\$15,020 00
Loans and discounts.....	17,888 60	Due depositors.....	22,241 28
Cash balances.....	2,155 20	Interest collected.....	3,217 46
Due from banks and bankers.....	1,310 98	Rents, exchange, etc.	50 11
Furniture, fixtures, etc.....	1,415 42		
Expenses, taxes, etc.....	1,758 65		
Total resources.....	\$40,528 85	Total liabilities.....	\$40,528 85

BANK OF LIVERMORE. (Incorp. December 13, 1885.)

STATEMENT ON JANUARY 1ST.

THOS. H. B. VARNEY, President.

H. H. PITCHER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$31,515 38	Capital paid in coin.....	\$100,000 00
Real estate bought.....	6,099 40	Profit and loss and contingent fund.....	18,875 59
Miscellaneous bonds and stocks.....	1,858 65	Due depositors.....	46,258 60
County warrants.....	4,627 77	Due banks and bankers.....	5,908 01
Loans on real estate.....	148,809 52	Due estate of Thos. Varney, deceased.....	190,551 10
Loans on stocks.....	6,155 00		
Loans on other securities (grain, etc.).....	8,770 54		
Loans on personal security and overdrafts.....	144,232 53		
Money on hand.....	4,205 70		
Checks and other cash items..	3,868 27		
Due from banks and bankers..	385 89		
Furniture and fixtures.....	1,064 65		
Total resources.....	\$361,593 30	Total liabilities.....	\$361,593 30

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thos. H. B. Varney, John Taylor, and H. H. Pitcher, executors of the estate of Thos. Varney, deceased, 800; Thos. H. B. Varney, 10; John Taylor, 10; H. H. Pitcher, 100; Henry B. Varney, 70; G. W. Langan, 10. Total number of shares held by the Directors is 1,000 shares

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	\$37,614 78	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$129,209 52	\$210,000 00
Contra Costa	2,800 00	5,200 00
Placer	2,400 00	3,500 00
Modoc	500 00	1,000 00
San Francisco.....	3,900 00	8,000 00
Fresno	10,000 00	22,000 00
Totals	\$148,809 52	\$249,700 00

AMOUNT INVESTED IN WARRANTS.

	Amt. Invested.	Market Value.
County school and road warrants	\$4,627 77	\$4,627 77

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.	Market Value.
Livermore Warehouse Co. stock	\$6,155 00	\$8,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Almonds in warehouse	\$7,000 00	\$8,160 00
Hay and grain in warehouse	1,770 54	2,500 00
Totals	\$8,770 54	\$10,660 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Union National Bank, Oakland	\$198 69
Cramer & Co., Chicago	187 20
Total	\$385 89

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$23,557 88	Capital paid in coin	\$100,000 00
Real estate bought	6,099 40	Profit and loss and contin-	
County warrants	375 80	gent fund	13,601 83
Loans on real estate	152,572 92	Due depositors	64,734 50
Loans on stocks	5,755 00	Due the estate of Thomas	
Loans on personal security		Varney, deceased	192,826 25
and overdrafts	141,578 70		
Money on hand	4,550 20		
Checks and other cash items ..	7,300 77		
Due from banks and bankers ..	25,127 23		
Furniture and fixtures	1,064 65		
Expenses	3,180 03		
Total resources	\$371,162 58	Total liabilities	\$371,162 58

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thos. H. B. Varney, H. H. Pitcher, and John Taylor, executors of the estate of Thos. Varney, deceased, 800; H. H. Pitcher, 100; H. B. Varney, 70; John Taylor, 10; Thos. H. B. Varney, 10; G. W. Langan, 10. Total number of shares held by the Directors is 1,000 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	\$23,557 88	\$26,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$132,972 92	\$200,000 00
Contra Costa	2,800 00	5,000 00
Placer	2,400 00	3,500 00
Modoc	500 00	1,000 00
San Francisco	3,900 00	7,500 00
Fresno	10,000 00	18,000 00
Totals	\$152,572 92	\$235,000 00

AMOUNT INVESTED IN WARRANTS.

	Amt. Invested.	Market Value.
County warrants	\$375 80	\$375 80

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.	Market Value.
Farmers Warehouse Co. stock.....	\$5,755 00	\$7,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco.....	\$12,324 14
Union National Bank, Oakland	12,406 77
Cramer & Co., Chicago	396 30
Total	\$25,127 21

BANK COMMISSIONERS' EXAMINATION. (September 25, 1894.)

Resources.		Liabilities.	
Real estate	\$37,245 92	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	446 75	Due depositors	59,430 60
Loans on real estate	147,629 57	Interest collected	11,498 68
Loans and discounts	157,447 38	Rents, exchange, etc.	720 66
Cash balances	7,074 75	Profit and loss	7,325 33
Due from banks and bankers ..	15,465 66	Other liabilities	189,869 80
Furniture, fixtures, etc.	1,064 65		
Expenses, taxes, etc.	2,470 39		
Total resources	\$368,845 07	Total liabilities	\$368,845 07

BANK OF LODI. (Incorp. June 7, 1888.)

STATEMENT ON JANUARY 1ST.

B. F. LANGFORD, President.

FRANCIS COGSWELL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$1,500 00	Capital paid in coin	\$40,000 00
Loans on real estate	7,884 00	Profit and loss and contingent fund	8,325 08
Loans on warrants	645 54	Due depositors	45,359 94
Loans on other securities (grain)	992 16	Dividends unpaid	239 50
Loans on personal security and overdrafts	91,678 85	Other liabilities	15,000 00
Money on hand	6,112 80	State, county, or city money ..	10,000 00
Checks and other cash items ..	1,151 55		
Due from banks and bankers ..	4,319 45		
Furniture and fixtures	1,200 00		
Expenses	3,440 17		
Total resources	\$118,924 52	Total liabilities	\$118,924 52

The amount of capital stock is \$100,000; amount subscribed is \$80,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 800 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Langford, 20; J. M. Fowler, 25; John Tretheway, Jr., 80; W. C. Green, 3; Francis Cogswell, 204; C. M. Ferdun, 50. Total number of shares held by the Directors is 382 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$1,500 00	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin.....	\$7,884 00	\$18,900 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Time checks of Woodbridge Canal and Irrigation Co.	\$645 54	\$645 54	\$645 54

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse	\$992 16	\$2,396 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Importers and Traders Bank, New York	\$310 15
Anglo-Californian Bank, San Francisco	3,768 85
Farmers and Merchants Bank, Stockton	240 45
Total	\$4,319 45

STATEMENT ON JUNE 17TH.

B. F. LANGFORD, President.

C. M. FERDUN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$1,500 00	Capital paid in coin	\$40,000 00
Loans on real estate	7,184 00	Profit and loss and contin-	
Loans on warrants	645 54	gent fund	8,182 14
Loans on personal security		Due depositors	53,053 43
and overdrafts	98,011 77	Due banks and bankers	54 91
Money on hand	4,520 20	Dividends unpaid	268 00
Checks and other cash items	1,238 96	Other liabilities	15,000 00
Due from banks and bankers	6,861 07	State, county, or city money	10,000 00
Furniture and fixtures	1,200 00		
Expenses	5,396 94		
Total resources	\$126,558 48	Total liabilities	\$126,558 48

The amount of capital stock is \$100,000; amount subscribed is \$80,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 800 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Langford, 20; J. M. Fowler, 25; John Tretheway, Jr., 80; W. C. Green, 3; F. Cogswell, 244; C. M. Ferdun, 80. Total number of shares held by the Directors is 452 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$1,500 00	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin.....	\$7,184 00	\$17,700 00

AMOUNT INVESTED IN WARRANTS.

	Amt. Invested.
Time checks of Woodbridge Canal and Irrigation Co.....	\$645 54

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Importers and Traders National Bank, New York	\$1,876 73
Farmers and Merchants Bank, Stockton	4,984 34
Total	\$6,861 07

BANK COMMISSIONERS' EXAMINATION. (May 8, 1895.)

Resources.		Liabilities.	
Real estate	\$1,500 00	Capital paid up	\$40,000 00
Invested in stocks, bonds, and warrants	645 54	Due depositors	57,716 61
Loans and discounts	101,540 37	Due banks and bankers	10,319 74
Cash balances	7,595 32	Interest collected	7,443 75
Due from banks and bankers	9,217 48	Rents, exchange, etc.	543 60
Furniture, fixtures, etc.	1,200 00	Dividends unpaid	268 00
Expenses, taxes, etc.	4,592 99	State, county, or city money	10,000 00
Total resources	\$126,291 70	Total liabilities	\$126,291 70

BANK OF LOMPOC. (Incorp. May 20, 1890.)

STATEMENT ON JANUARY 1ST.

W. H. SUDDEN, President.

J. KLEIN, Cashier.

Resources.		Liabilities.	
County warrants	\$2,084 60	Capital paid in coin	\$25,000 00
Loans on real estate	21,115 11	Reserve fund	7,000 00
Loans on other securities	5,150 56	Profit and loss and contingent fund	4,971 34
Loans on personal security and overdrafts	56,312 06	Due depositors	57,957 12
Money on hand	5,331 66	Due banks and bankers	2,030 42
Due from banks and bankers	11,814 89	State, county, or city money	5,000 00
Furniture and fixtures	150 00		
Total resources	\$101,958 88	Total liabilities	\$101,958 88

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Sudden, 10; I. Weill, 715; J. Klein, 10; A. Lehmann, 5; V. Scaroni, 5; Peter Perozzi, 15; A. Levy, 10; E. Klein, 5; C. Scamara, 5. Total number of shares held by the Directors is 780 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara	\$21,115 11	\$69,300 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Auditor's warrants against Santa Barbara County Road District No. 4.....	\$2,084 60	\$2,084 60	\$2,084 60

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
3,309 bags of mustard seed stored in warehouse of Pacific Coast Steamship Co., at Lompoc Landing.....	\$5,150 56	\$7,123 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Santa Barbara County National Bank.....	\$100 75
Commercial Bank, Santa Barbara.....	682 64
Blochman Banking Co. San Diego.....	401 76
Bank of Santa Maria.....	93 19
First National Bank, Los Angeles.....	37 52
London, Paris, and American Bank (Limited), San Francisco.....	9,973 73
Laidlaw & Co., New York.....	338 59
Farmers and Merchants Bank, Los Angeles.....	186 71
Total.....	\$11,814 89

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on real estate.....	\$18,991 16	Capital paid in coin.....	\$25,000 00
Loans on other securities.....	2,154 34	Reserve fund.....	10,000 00
Loans on personal security and overdrafts.....	59,376 51	Profit and loss and contingent fund.....	3,808 26
Money on hand.....	7,409 32	Due depositors.....	61,286 32
Due from banks and bankers.....	17,676 23	Due banks and bankers.....	662 98
Furniture and fixtures.....	150 00	State, county, or city money.....	5,000 00
Total resources.....	\$105,757 56	Total liabilities.....	\$105,757 56

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: I. Weill, 715; A. Lehmann, 5; E. Klein, 5; J. Klein, 10; W. H. Sudden, 10; P. Perozzi, 15; C. Scamara, 5; V. Scaroni, 5; A. Levy, 10. Total number of shares held by the Directors is 780 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara.....	\$18,991 16	\$66,300 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
1,479 sacks mustard seed.....	\$2,154 34	\$2,958 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Santa Barbara.....	\$630 63
Blochman Banking Co., San Diego.....	967 01
Bank of Santa Maria.....	1,431 61
First National Bank, Los Angeles.....	3,641 18
London, Paris, and American Bank (Limited), San Francisco.....	6,376 36
Laidlaw & Co., New York.....	2,636 33
Commercial Bank, San Luis Obispo.....	154 09
Farmers and Merchants Bank, Los Angeles.....	301 81
Commercial Bank, Santa Barbara.....	1,537 21
Total.....	\$17,676 23

BANK COMMISSIONERS' EXAMINATION. (May 22, 1895.)

Resources.		Liabilities.	
Loans and discounts	\$74,644 33	Capital paid up	\$25,000 00
Cash balances	9,896 44	Reserve fund	10,000 00
Due from banks and bankers ..	13,479 40	Due depositors	59,277 65
Furniture, fixtures, etc.	150 00	Due banks and bankers	177 51
Expenses, taxes, etc.	1,964 44	Rents, exchange, etc.	180 03
		Profit and loss	499 42
		State, county, or city money ..	5,000 00
Total resources	\$100,134 61	Total liabilities	\$100,134 61

BROADWAY BANK—LOS ANGELES. (Incorp. February 2, 1891.)

STATEMENT ON JANUARY 1ST.

WARREN GILLELEN, President.

———, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$4,490 56	Capital paid in coin	\$27,100 00
Miscellaneous bonds and stocks	22,667 50	Reserve fund	137 10
Loans on personal security and overdrafts	27,840 06	Due depositors	38,202 79
Money on hand	4,981 86		
Due from banks and bankers ..	1,275 44		
Furniture and fixtures	3,021 46		
Expenses, taxes, etc.	1,163 01		
Total resources	\$65,439 89	Total liabilities	\$65,439 89

The amount of capital stock is \$27,100; amount subscribed is \$27,100; amount paid in coin is \$27,100. The total number of shares of stock issued is 271 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. V. Van Dusen, 1; William M. Van Dyke, 1; M. H. Flint, 1; George H. Bonebrake, 137; W. Gillelen, 1; Joseph R. Haugh, 70. Total number of shares held by the Directors is 211 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$4,490 56	\$4,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.
Los Angeles Consolidated Electric Railway Co. bonds	\$4,000 00	\$4,000 00
70 shares Los Angeles National Bank stock	7,000 00	6,967 50
117 shares State Loan and Trust Co. stock	11,700 00	11,700 00
Totals	\$22,700 00	\$22,667 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Hanover National Bank, New York	\$245 43
Nevada Bank, San Francisco	447 93
Los Angeles National Bank	582 08
Total	\$1,275 44

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$4,490 56	Capital paid in coin	\$27,100 00
Miscellaneous bonds and stocks	42,667 50	Reserve fund	137 10
Loans on personal security and overdrafts	50,808 11	Due depositors	85,481 76
Money on hand	5,716 98		
Due from banks and bankers ..	3,520 02		
Furniture and fixtures	3,021 46		
Expenses, taxes, etc.	2,494 23		
Total resources	\$112,718 86	Total liabilities	\$112,718 86

The amount of capital stock is \$27,100; amount subscribed is \$27,100; amount paid in coin is \$27,100. The total number of shares of stock issued is 271 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. H. Bonebrake, 137; H. V. Van Dusen, 1; M. H. Flint, 1; Joseph R. Haugh, 70; Wm. Van Dyke, 1; W. Gillelen, 1. Total number of shares held by the Directors is 211 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$4,490 56	\$4,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.
Los Angeles Consolidated Electric Railway Co. bonds	\$4,000 00	\$4,000 00
70 shares Los Angeles National Bank stock	7,000 00	6,967 50
324 shares State Loan and Trust Co. stock	32,400 00	31,700 00
Totals	\$43,400 00	\$42,667 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Hanover National Bank, New York	\$270 28
Nevada Bank, San Francisco	170 17
Los Angeles National Bank	3,079 57
Total	\$3,520 02

BANK COMMISSIONERS' EXAMINATION. (October 13, 1894.)

Resources.		Liabilities.	
Real estate	\$4,490 56	Capital paid up	\$27,100 00
Invested in stocks, bonds, and warrants	22,667 50	Reserve fund	134 60
Loans and discounts	28,206 75	Due depositors	39,261 45
Cash balances	5,002 02	Interest collected	619 53
Due from banks and bankers ..	1,638 48	Other liabilities	2 50
Furniture, fixtures, etc.	3,021 46		
Expenses, taxes, etc.	2,091 31		
Total resources	\$67,118 08	Total liabilities	\$67,118 08

CALIFORNIA BANK—LOS ANGELES. (Incorp. August 7, 1887.)

STATEMENT ON JANUARY 1ST.

J. FRANKENFIELD, President.

J. M. WITMER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$100,000 00	Capital paid in coin.....	\$250,000 00
Real estate taken for debt....	23,307 22	Profit and loss and contin- gent fund.....	18,567 05
Miscellaneous stocks.....	4,768 00	Due depositors.....	367,813 28
County warrants.....	368 00	Dividends unpaid.....	105 00
Loans on real estate.....	54,759 25	State, county, or city money..	460,724 50
Loans on stocks, bonds, and warrants.....	171,908 62		
Loans on other securities (grain, etc.).....	13,238 00		
Loans on personal security and overdrafts.....	91,850 34		
Money on hand.....	552,461 45		
Due from banks and bankers..	84,548 95		
Total resources.....	\$1,097,209 83	Total liabilities.....	\$1,097,209 83

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Simon Maier, 15; I. B. Newton, 37½; Hervey Lindley, 25; R. F. Lotspeich, 62½; James C. Kays, 50; E. W. Jones, 25; G. W. Hughes, 118; Sam Lewis, 136½; J. Frankenfield, 50. Total number of shares held by the Directors is 519½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside.....	\$9,883 19	\$16,000 00
Los Angeles.....	13,424 03	25,000 00
Totals.....	\$23,307 22	\$41,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles.....	\$46,592 00	\$101,500 00
Ventura.....	1,457 00	2,000 00
Riverside.....	1,210 25	1,800 00
San Bernardino.....	5,500 00	16,000 00
Totals.....	\$54,759 25	\$121,300 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
173 shares Raymond Improvement Co. stock..	\$17,300 00	\$4,768 00	\$5,800 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Sundry stocks, bonds, and warrants.....	\$355,000 00	\$171,908 62	\$355,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Hay, grain, beans, and dried fruits.....	\$13,238 00	\$26,620 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Sather Banking Co., San Francisco.....	\$4,818 38
National Bank of the Republic, New York.....	58,567 11
Continental National Bank, Chicago.....	8,634 34
Commercial Bank, St. Louis.....	661 64
Citizens National Bank, Kansas City.....	732 38
Security Bank of Minnesota, Minneapolis.....	1,606 41
Union National Bank, Denver.....	789 71
Sundry banks in Southern California.....	8,738 98
Total.....	\$84,548 95

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$100,000 00	Capital paid in coin.....	\$250,000 00
Real estate taken for debt.....	22,098 87	Profit and loss and contin- gent fund.....	27,573 91
Miscellaneous bonds and stocks.....	4,768 00	Due depositors.....	453,238 21
City warrants.....	56 00	Due banks and bankers.....	4,044 00
Loans on real estate.....	67,620 25	Dividends unpaid.....	75 00
Loans on stocks, bonds, and warrants.....	213,266 79	State, county, or city money.....	319,024 07
Loans on other securities (grain, etc.).....	4,603 00		
Loans on personal security and overdrafts.....	96,411 52		
Money on hand.....	364,568 92		
Due from banks and bankers.....	173,743 92		
Expenses and taxes.....	6,817 92		
Total resources.....	\$1,053,955 19	Total liabilities.....	\$1,053,955 19

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Frankenhield, 50; Geo. W. Hughes, 118; E. W. Jones, 25; James C. Kays, 50; Hervey Lindley, 25; Sam J. Lewis, 136½; R. F. Lotspeich, 62½; Simon Maier, 15; I. B. Newton, 43½. Total number of shares held by the Directors is 525½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$12,174 03	\$24,000 00
Riverside.....	9,924 84	16,000 00
Totals.....	\$22,098 87	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles.....	\$59,453 00	\$127,000 00
Riverside.....	1,210 25	1,800 00
San Bernardino.....	5,500 00	16,000 00
Ventura.....	1,457 00	2,000 00
Totals.....	\$67,620 25	\$146,800 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
173 shares Raymond Improvement Co. stock....	\$17,300 00	\$4,768 00	\$5,800 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Sundry stocks, bonds, and warrants	\$415,000 00	\$213,266 79	\$415,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Flour, grain, hay, sugar	\$4,603 00	\$7,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Sather Banking Co., San Francisco	\$9,253 06
National Bank of the Republic, New York	70,510 97
Continental National Bank, Chicago	59,619 66
Commercial Bank, St. Louis	4,431 81
Citizens National Bank, Kansas City	332 57
Security Bank of Minnesota, Minneapolis	8,885 45
Union National Bank, Denver	2,264 43
Sundry banks in Southern California	18,445 97
Total	\$173,743 92

BANK COMMISSIONERS' EXAMINATION. (March 6, 1895.)

Resources.		Liabilities.	
Bank premises and fixtures...	\$100,000 00	Capital paid up	\$250,000 00
Other real estate	23,307 22	Due depositors	451,786 27
Invested in stocks, bonds, and warrants	4,773 50	Interest collected	3,694 61
Loans and discounts	327,770 63	Rents, exchange, etc.	1,836 50
Cash balances	451,643 72	Dividends unpaid	330 00
Due from banks and bankers ..	164,689 22	Profit and loss	10,924 42
Expenses, taxes, etc.	2,741 47	State, county, or city money ..	356,353 96
Total resources	\$1,074,925 76	Total liabilities	\$1,074,925 76

CITIZENS BANK OF LOS ANGELES. (Incorp. October 6, 1890.)

STATEMENT ON JANUARY 1ST.

T. W. BROTHERTON, President.

F. D. HALL, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds	\$50,500 00	Capital paid in coin	\$100,000 00
Loans on real estate	38,755 00	Reserve fund	22,000 00
Loans on stocks, bonds, and warrants	58,000 00	Profit and loss and contingent fund	4,090 73
Loans on personal security and overdrafts	164,427 94	Due depositors	340,374 05
Money on hand	77,325 95	Due banks and bankers	89,556 15
Checks and other cash items ..	19,464 77		
Due from banks and bankers ..	146,147 27		
Furniture and fixtures	1,400 00		
Total resources	\$556,020 93	Total liabilities	\$556,020 93

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. D. Stimson, 210; R. J. Waters, 150; Robert Hale, 60; T. W. Brotherton, 50; J. Percival, 30; L. W. Blinn, 20; Andrew Mullen, 10; T. S. C. Lowe, 10; J. M. Hale, 10. Total number of shares held by the Directors is 550 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$2,000 00	\$3,500 00
San Bernardino	2,205 00	8,000 00
Los Angeles	34,550 00	50,000 00
Totals	\$38,755 00	\$61,500 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Los Angeles Lighting Co. first mortgage bonds.	\$17,000 00	\$17,000 00	\$17,000 00
Pasadena Gas and Electric Co. first mortgage bonds	20,000 00	20,000 00	20,000 00
Alessandro Irrigation District bonds.....	15,000 00	13,500 00	13,500 00
Totals	\$52,000 00	\$50,500 00	\$50,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous	\$85,000 00	\$58,000 00	\$85,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
United States National Bank, New York	\$51,869 33
Fort Dearborn National Bank, Chicago	14,741 89
First National Bank, Kansas City	2,935 69
Wells, Fargo & Co.'s Bank, San Francisco	76,600 36
Total	\$146,147 27

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Miscellaneous stocks and bonds	\$37,700 00	Capital paid in coin	\$100,000 00
Loans on real estate	32,640 00	Reserve fund	22,000 00
Loans on personal security and overdrafts	254,149 52	Profit and loss and contingent fund	5,951 91
Money on hand	71,476 53	Due depositors	391,669 65
Due from banks and bankers	161,737 76	Due banks and bankers	39,468 65
Furniture and fixtures	1,200 00		
Expenses	186 40		
Total resources	\$559,090 21	Total liabilities	\$559,090 21

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. D. Stimson, 210; R. J. Waters, 150; Robert Hale, 60; T. W. Brotherton, 50; Jabez Percival, 30; L. W. Blinn, 20; Andrew Mullen, 10; T. S. C. Lowe, 10; J. M. Hale, 10. Total number of shares held by the Directors is 550 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Los Angeles	\$8,600 00
San Bernardino	24,040 00
Total	\$32,640 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Los Angeles Lighting Co. first mortgage bonds.	\$7,000 00	\$7,000 00	\$7,000 00
Pasadena Gas and Electric Co. first mortgage bonds	15,000 00	15,000 00	15,000 00
Alessandro Irrigation District bonds	15,000 00	12,000 00	12,000 00
San Gabriel Wine Co. stock	5,200 00	3,700 00	3,700 00
Totals	\$42,200 00	\$37,700 00	\$37,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
United States National Bank, New York	\$54,976 83
Fort Dearborn National Bank, Chicago	30,643 37
Wells, Fargo & Co.'s Bank, San Francisco	64,354 43
First National Bank, Kansas City	10,418 92
Other banks	1,344 21
Total	\$161,737 76

BANK COMMISSIONERS' EXAMINATION. (October 3, 1894.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$50,500 00	Capital paid up	\$100,000 00
Loans and discounts	235,778 25	Reserve fund	20,000 00
Cash balances	49,794 96	Due depositors	268,980 97
Due from banks and bankers	95,871 61	Due banks and bankers	39,045 40
Furniture, fixtures, etc.	1,400 00	Profit and loss	6,125 45
Expenses, taxes, etc.	807 00		
Total resources	\$434,151 82	Total liabilities	\$434,151 82

EAST SIDE BANK—LOS ANGELES. (Incorp. November 6, 1886.)

STATEMENT ON JANUARY 1ST.

W. J. WASHBURN, President.

M. D. CHEMBERLIN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$3,140 30	Capital paid in coin	\$25,000 00
Miscellaneous bonds and stocks	6,684 89	Profit and loss and contingent fund	1,200 07
Loans on real estate	10,960 60	Due depositors	45,779 19
Loans on stocks, bonds, and warrants	9,166 21	Certified checks	500 00
Loans on other securities	5,250 32		
Loans on personal security and overdrafts	17,726 54		
Money on hand	11,156 63		
Checks and other cash items	335 25		
Due from banks and bankers	4,273 02		
Furniture and fixtures	2,000 00		
Remittances	1,785 50		
Total resources	\$72,479 26	Total liabilities	\$72,479 26

The amount of capital stock is \$25,000; amount subscribed is \$25,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 250 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas Meredith, 1; M. D. Chamberlin, 1; L. Snodgrass, 6 $\frac{3}{10}$; E. T. Shoemaker, 1 $\frac{6}{10}$; D. R. Brearley, 8; W. J. Washburn, 39 $\frac{2}{10}$; William Washburn, 1. Total number of shares held by the Directors is 58 $\frac{7}{10}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$2,140 30	\$2,140 30
Newton, Kansas.....	1,000 00	1,000 00
Totals	\$3,140 30	\$3,140 30

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	\$3,715 00	\$7,000 00
Los Angeles.....	7,245 60	15,850 00
Totals	\$10,960 60	\$22,850 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
\$5,000 West Fallbrook school bonds	\$5,000 00	\$5,216 89	\$5,216 89
1,800 shares Oil Burning and Supply Co. stock..	9,000 00	1,468 00	1,468 00
Totals	\$14,000 00	\$6,684 89	\$6,684 89

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.	Market Value.
Various stocks, bonds, etc.....	\$9,166 21	\$18,280 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Various securities	\$5,250 32	\$6,375 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Los Angeles National Bank	\$165 55
Crocker-Woolworth National Bank, San Francisco.....	832 64
Chase National Bank, New York.....	3,274 83
Total	\$4,273 02

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$7,194 03	Capital paid in coin	\$25,000 00
Miscellaneous bonds and stocks	6,684 89	Profit and loss and contingent fund.....	6,006 91
Loans on real estate	18,216 32	Due depositors.....	67,493 30
Loans on stocks and bonds	9,807 29		
Loans on other securities	2,800 00		
Loans on personal security and overdrafts	17,325 17		
Money on hand	13,923 49		
Checks and other cash items	565 73		
Due from banks and bankers	18,755 81		
Furniture and fixtures	2,000 00		
Expenses	1,227 48		
Total resources	\$98,500 21	Total liabilities	\$98,500 21

The amount of capital stock is \$25,000; amount subscribed is \$25,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 250 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. R. Brearley, 8; L. Snodgrass, 6 $\frac{2}{3}$; Thos. Meredith, 1; W. Washburn, 1; M. D. Chemberlin, 1; W. J. Washburn, 39 $\frac{2}{3}$. Total number of shares held by the Directors is 56 $\frac{2}{3}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Newton, Kansas	\$1,000 00	\$1,000 00
San Bernardino	4,722 73	4,722 73
Los Angeles	1,471 30	1,471 30
Totals	\$7,194 03	\$7,194 03

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$18,216 32	\$32,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
\$5,000 West Fallbrook school bonds	\$5,000 00	\$5,216 89	\$5,216 89
1,800 shares Oil Burning and Supply Co. stock ..	9,000 00	1,468 00	1,800 00
Totals	\$14,000 00	\$6,684 89	\$7,016 89

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
18 shares Redlands, Lugonia, and Crafton Water Co. stock	\$1,800 00	\$750 00	\$1,080 00
24 shares East Side Bank stock, and School Land purchase certificate	2,400 00	3,937 29	4,200 00
Little Rock Irrigation District bonds	1,000 00	350 00	750 00
11 shares Equitable Building and Loan Association stock	1,100 00	170 00	302 00
Street Improvement bonds	1,319 00	1,600 00	1,200 00
50 shares Union Pressed Brick Co. stock	5,000 00	3,000 00	2,000 00
50 shares Pressed Brick and Terra Cotta Co. stock ..	5,000 00		5,000 00
1 share Porter Land and Water Co. stock	1,000 00		600 00
Totals	\$18,619 00	\$9,807 29	\$15,132 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Two notes of \$1,000 each	\$2,000 00	\$2,000 00
Crop mortgage	150 00	500 00
Agreement	500 00	1,200 00
Mortgage	150 00	610 00
Totals	\$2,800 00	\$4,310 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Los Angeles National Bank	\$444 89
Crocker-Woolworth National Bank, San Francisco ..	2,711 64
Chase National Bank, New York	15,999 28
Total	\$18,755 81

BANK COMMISSIONERS' EXAMINATION. (October 26, 1894.)

Resources.		Liabilities.	
Real estate.....	\$3,205 30	Capital paid up.....	\$25,000 00
Invested in stocks, bonds, and warrants.....	6,540 89	Due depositors.....	48,848 86
Loans and discounts.....	41,071 60	Interest collected.....	2,389 54
Cash balances.....	16,265 86		
Due from banks and bankers..	6,277 70		
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	877 05		
Total resources	\$76,238 40	Total liabilities	\$76,238 40

FARMERS AND MERCHANTS BANK—LOS ANGELES.
(Incorp. February 12, 1871.)

STATEMENT ON JANUARY 1ST.

ISAIAS W. HELLMAN, President.

JOHN MILNER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$27,655 19	Capital paid in coin.....	\$500,000 00
United States bonds.....	30,699 57	Reserve fund	600,000 00
Miscellaneous bonds and stocks.....	208,995 00	Profit and loss and contingent fund.....	219,504 78
City and county warrants.....	11,829 42	Due depositors	2,468,677 52
Loans on real estate	674,950 00	Dividends unpaid	187 50
Loans on stocks and bonds.....	257,485 00	Los Angeles City money.....	35,050 00
Loans on personal security and overdrafts.....	1,036,370 36		
Money on hand.....	629,367 35		
Checks and other cash items..	2,921 43		
Due from banks and bankers..	938,896 48		
Furniture and fixtures	4,250 00		
Total resources	\$3,823,419 80	Total liabilities	\$3,823,419 80

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 181; C. Ducommun, 25; Jas. B. Lankershim, 20; Herman W. Hellman, 20; Wm. H. Perry, 15; T. L. Duque, 11; Ozro W. Childs, 10; Andrew Glassell, 10; C. E. Thom, 10. Total number of shares held by the Directors is 302 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$100 00)	
Orange	2,500 00)	\$40,000 00
Los Angeles.....	25,055 19)	
Totals	\$27,655 19	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$552,350 00	\$1,450,000 00
San Bernardino	37,600 00	
Fresno	5,000 00	
Riverside	75,000 00	
Orange	5,000 00	
Totals	\$674,950 00	\$1,450,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 4 per cent coupon bonds	\$26,400 00	\$30,699 57	\$30,000 00
Sundry stocks and bonds		208,995 00	225,000 00
City and county warrants	11,829 42	11,829 42	11,829 42
Totals		\$251,523 99	\$266,829 42

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Sundry stocks and bonds	\$257,485 00	\$350,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank, San Francisco	\$244,510 28
Bank of California, San Francisco	22,383 84
National Bank of D. O. Mills & Co., Sacramento	2,937 09
Metropolitan National Bank, Kansas City	13,470 70
Midland National Bank, Kansas City	10,742 54
National Bank of Commerce, St. Louis	50,574 64
First National Bank, Chicago	86,775 36
Northwestern National Bank, Minneapolis	14,394 03
Traders National Bank, Boston	6,370 52
Importers and Traders National Bank, New York	227,106 32
Laidlaw & Co., New York	487 40
Lazard Bros. & Co., London	18,816 34
Lazard Frères & Co., Paris	2,978 50
Comptoir National d'Escompte, Paris	3,049 99
Wm. Rosenheim & Co., Berlin	2,145 15
Call loans—on special deposit with Nevada Bank and Bank of California, San Francisco	232,153 70
Total	\$938,896 48

STATEMENT ON JUNE 17TH.

ISAIAS W. HELLMAN, President.

H. J. FLEISHMAN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$27,183 42	Capital paid in coin	\$500,000 00
United States bonds	259,707 07	Reserve fund	600,000 00
Miscellaneous bonds and stocks	241,941 16	Profit and loss and contin- gent fund	227,067 21
County, State, and City war- rants	3,833 74	Due depositors	2,855,512 81
Loans on real estate	704,800 00	Dividends unpaid	131 25
Loans on stocks and bonds	323,600 00	State, county, or city money	216,853 50
Loans on personal security and overdrafts	1,038,329 65		
Money on hand	450,199 26		
Checks and other cash items	2,190 58		
Due from banks and bankers	1,316,245 01		
Furniture and fixtures	4,000 00		
Expenses	24,393 37		
Taxes	3,141 51		
Total resources	\$4,399,564 77	Total liabilities	\$4,399,564 77

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 181; Charles Ducommun, 25; James B. Lankershim, 27; H. W. Hellman, 20; W. H. Perry, 10; T. L. Duque, 11; Ozro W. Childs, 10; Andrew Glassell, 10; C. E. Thom, 10. Total number of shares held by the Directors is 304 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$100 00	
Orange	2,500 00	\$40,000 00
Los Angeles	24,583 42	
Totals	\$27,183 42	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$582,200 00	
San Bernardino	37,600 00	
Fresno	2,500 00	\$1,500,000 00
Riverside	75,000 00	
Orange	7,500 00	
Totals	\$704,800 00	\$1,500,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 4 per cent bonds	\$76,800 00	\$86,644 57	\$86,784 00
United States 5 per cent bonds	150,000 00	173,062 50	174,000 00
Sundry stocks and bonds		241,941 16	265,000 00
State, county, and city warrants	3,833 74	3,833 74	3,833 74
Totals		\$505,481 97	\$529,621 74

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Sundry stocks and bonds	\$323,600 00	\$375,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank, San Francisco	\$163,310 42
Bank of California, San Francisco	4,358 26
Midland National Bank, Kansas City	8,982 09
Metropolitan National Bank, Kansas City	8,446 32
American Exchange National Bank, Chicago	10,680 37
First National Bank, Chicago	91,760 94
National Bank of Commerce, St. Louis	20,845 86
Northwestern National Bank, Minneapolis	19,559 00
National Bank of Redemption, Boston	22,261 85
Importers and Traders National Bank, New York	186,940 83
National Park Bank, New York	237,447 58
Lehman Brothers, Bankers, New York	216,990 02
Lazard Bros. & Co., Bankers, London	9,551 17
Lazard Frères & Co., Bankers, Paris	278 00
Comptoir National d'Escompte, Paris	4,796 68
William Rosenheim & Co., Berlin	4,081 92
Call loans—on special deposit with Nevada Bank and Bank of California, San Francisco	305,953 90
Total	\$1,316,245 01

BANK COMMISSIONERS' EXAMINATION. (October 2, 1894.)

Resources.		Liabilities.	
Real estate	\$27,492 16	Capital paid up	\$500,000 00
Invested in stocks, bonds, and warrants	264,416 31	Reserve fund	600,000 00
Loans and discounts	2,132,481 19	Due depositors	2,377,944 32
Cash balances	561,839 46	Interest collected	33,444 80
Due from banks and bankers	722,681 86	Rents, exchange, etc.	2,292 83
Furniture, fixtures, etc.	4,500 00	Dividends unpaid	1,436 82
Expenses, taxes, etc.	13,148 40	Profit and loss	205,094 97
		Other liabilities	6,345 64
Total resources	\$3,726,559 38	Total liabilities	\$3,726,559 38

STATE LOAN AND TRUST COMPANY—LOS ANGELES.
(Incorp. January 28, 1889.)

STATEMENT ON JANUARY 1ST.

W. G. COCHRAN, President.

J. W. A. OFF, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$55,934 94	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	55,011 12	Reserve fund	30,468 89
County warrants	50,000 00	Profit and loss and contingent fund	14,558 05
Loans on real estate	535,061 83	Due depositors	685,128 36
Loans on stocks, bonds, and warrants	159,846 28	Due banks and bankers	6,739 01
Loans on other securities	13,576 00	Dividends unpaid	274 63
Loans on personal security and overdrafts	226,647 98	State, county, or city money	219,677 00
Premium	2,335 33		
Money on hand	245,433 09		
Checks and other cash items	8,567 20		
Due from banks and bankers	84,834 76		
Furniture and fixtures	10,486 50		
Expenses	6,310 22		
Taxes	2,800 69		
Total resources	\$1,456,845 94	Total liabilities	\$1,456,845 94

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. H. Bonebrake, 503; O. T. Johnson, 365; Jas. F. Towell, 73; P. M. Green, 11; B. F. Ball, 64; F. O. Johnson, 71; A. A. Hubbard, 72; W. P. Gardiner, 10; H. J. Woollacott, 48; W. G. Cochran, 87; J. W. A. Off, 89. Total number of shares held by the Directors is 1,393 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$18,541 94	\$18,300 00
San Bernardino	20,036 00	25,500 00
Riverside	17,357 00	19,000 00
Totals	\$55,934 94	\$62,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$380,857 82	\$734,855 00
San Bernardino	41,754 01	56,300 00
Riverside	28,750 00	49,300 00
Orange	12,200 00	22,500 00
Ventura	3,000 00	20,000 00
Kings	10,000 00	30,000 00
San Diego	58,500 00	103,000 00
Totals	\$535,061 83	\$1,015,955 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Sundry stocks, bonds, and warrants	\$55,523 00	\$55,011 12	\$60,958 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Sundry stocks, bonds, and warrants	\$428,875 00	\$159,846 28	\$297,263 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Sundry loans on other securities, etc.	\$13,576 00	\$48,704 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Crocker-Woolworth National Bank, San Francisco	\$13,759 30
Wells, Fargo & Co.'s Bank, San Francisco	311 31
American Exchange National Bank, New York	18,708 86
Hanover National Bank, New York	4,692 14
American Trust and Savings Bank, Chicago	17,870 13
National Bank of the Republic, Chicago	14,134 95
Boatmen's Bank, St. Louis	2,889 12
First National Bank, Pasadena	7,083 79
San Bernardino National Bank	3,052 00
Sundry banks	2,333 16
Total	\$84,834 76

STATEMENT ON JUNE 17TH.

H. J. WOOLLACOTT, President.

J. W. A. OFF, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$93,671 81	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	148,576 95	Reserve fund	26,926 14
Loans on real estate	393,047 07	Profit and loss and contingent fund	23,359 41
Loans on stocks, bonds, and warrants	138,755 93	Due depositors	758,838 29
Loans on other securities	7,853 60	Due banks and bankers	5,190 39
Loans on personal security and overdrafts	329,080 70	Dividends unpaid	210 13
Money on hand	93,441 63	State, county, or city money	53,095 28
Checks and other cash items	26,445 27		
Due from banks and bankers	140,717 79		
Furniture and fixtures	7,255 00		
Expenses	13,595 67		
Taxes	2,178 22		
Total resources	\$1,394,619 64	Total liabilities	\$1,394,619 64

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Ball, 64; G. H. Bonebrake, 503; B. F. Porter, 31; R. H. Howell, 15; W. P. Gardiner, 10; P. M. Green, 11; Warren Gillelen, 784; F. C. Howes, 17; J. F. Towell, 73; H. J. Woollacott, 48; J. W. A. Off, 89. Total number of shares held by the Directors is 1,645 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$52,456 81	\$58,000 00
San Bernardino.....	22,600 00	26,000 00
Riverside.....	18,615 00	20,000 00
Totals.....	\$93,671 81	\$104,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles.....	\$263,365 77	\$610,075 00
San Bernardino.....	23,381 30	49,800 00
Riverside.....	16,000 00	27,600 00
San Diego.....	59,800 00	119,500 00
Orange.....	9,500 00	14,000 00
Ventura.....	11,000 00	40,000 00
Kings.....	10,000 00	40,000 00
Totals.....	\$393,047 07	\$900,975 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Sundry stocks, bonds, and warrants.....	\$252,300 00	\$148,576 95	\$159,942 47

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Sundry stocks, bonds, and warrants.....	\$376,043 00	\$138,755 93	\$238,875 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Sundry warehouse receipts.....	\$7,853 60	\$18,780 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco.....	\$54,980 45
Crocker-Woolworth National Bank, San Francisco.....	9,095 07
Fourth National Bank, New York.....	7,987 74
Hanover National Bank, New York.....	1,118 95
American Exchange National Bank, New York.....	1,221 33
American Trust and Savings Bank, Chicago.....	6,984 26
Merchants Loan Bank, Chicago.....	18,512 45
National Bank of the Republic, Chicago.....	6,429 59
Atlas Bank, Chicago.....	3,715 09
Boatmen's Bank, St. Louis.....	6,757 34
First National Bank, Pasadena.....	5,595 58
Los Angeles National Bank.....	10,000 00
San Bernardino National Bank.....	4,591 19
Sundry banks.....	3,728 75
Total.....	\$140,717 79

BANK COMMISSIONERS' EXAMINATION. (October 4, 1894.)

Resources.		Liabilities.	
Real estate	\$52,658 46	Capital paid up	\$500,000 00
Invested in stocks, bonds, and warrants	46,523 39	Due depositors	735,124 52
Loans and discounts	840,375 15	Due banks and bankers	14,698 73
Cash balances	142,551 94	Dividends unpaid	5,412 13
Due from banks and bankers	193,154 59	Profit and loss	39,484 26
Furniture and fixtures, etc.	7,250 00	Other liabilities (taxes)	189 49
Expenses, taxes, etc.	12,395 60		
Total resources	\$1,294,909 13	Total liabilities	\$1,294,909 13

BANK OF LOS GATOS. (Incorp. November 9, 1883.)

STATEMENT ON JANUARY 1ST.

GILBERT L. TURNER, President.

EBEN C. FARLEY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$8,358 05	Capital paid in coin	\$37,500 00
Real Estate Association stock ..	500 00	Reserve fund	12,500 00
Loans on real estate	6,240 00	Profit and loss and contingent fund	2,578 88
Loans on stocks, etc.	15,287 75	Due depositors	80,490 03
Loans on personal security and overdrafts	81,451 80	State, county, or city money ..	1,080 72
Money on hand	10,648 70		
Checks and other cash items ..	725 56		
Due from banks and bankers ..	8,937 77		
Furniture and fixtures	2,000 00		
Total resources	\$134,149 63	Total liabilities	\$134,149 63

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$37,500. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$37 50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. G. Huggins, 120; John W. Lyndon, 10; John Stanfield, 302; Gilbert L. Turner, 23; Robert Walker, 40. Total number of shares held by the Directors is 495 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Santa Clara	\$8,358 05	\$8,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Santa Clara	\$6,240 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
Real Estate Association stock	\$500 00	\$500 00

AMOUNT LOANED ON STOCKS, ETC.

	Par Value.	Amt. Loaned.
20 shares Mountain Spring Water Co. of Los Gatos stock ..	\$2,000 00	\$1,350 00
12 shares Mountain Spring Water Co. of Los Gatos stock ..	1,200 00	300 00
15 shares Los Gatos and Saratoga Wine Co. stock ..	1,500 00	1,000 00
10 shares Los Gatos and Saratoga Wine Co. stock ..	1,000 00	600 00
242 shares Los Gatos Coöperative Winery stock ..	2,420 00	1,607 75
8 shares Los Gatos Coöperative Winery stock ..	80 00	100 00
4 shares Commercial Bank of Los Gatos stock ..	240 00	250 00
2 shares Commercial Bank of Los Gatos stock ..	100 00	80 00
80 shares Union Savings Bank of San José stock ..	8,000 00	10,000 00
Mortgage note—F. W. Knowles to John Stanfield ..	5,000 00	
Mortgage note—W. C. Anderson to John Stanfield ..	2,000 00	
Mortgage note—J. N. Shafer and wife to John Stanfield ..	2,500 00	
Totals ..	\$26,020 00	\$15,287 75

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Importers and Traders National Bank, New York ..	\$2,928 56
First National Bank, San José ..	1,125 92
Wells, Fargo & Co.'s Bank, San Francisco ..	4,783 29
Sundry banks ..	100 00
Total ..	\$8,937 77

STATEMENT ON JUNE 17TH.

JOHN STANFIELD, Vice-President.

EBEN C. FARLEY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ..	\$22,572 92	Capital paid in coin ..	\$50,000 00
Loans on real estate ..	5,213 00	Reserve fund ..	500 00
Loans on stocks ..	5,262 75	Profit and loss and contin-	
Loans on personal security		gent fund ..	2,516 91
and overdrafts ..	67,932 53	Due depositors ..	67,348 45
Money on hand ..	7,088 90	State, county, or city money ..	1,073 24
Checks and other cash items ..	1,368 38		
Due from banks and bankers ..	9,324 17		
Furniture and fixtures ..	2,000 00		
Expenses ..	175 95		
Real Estate Association stock ..	500 00		
Total resources ..	\$121,438 60	Total liabilities ..	\$121,438 60

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. G. Huggins, 120; J. W. Lyndon, 10; John Stanfield, 302; G. L. Turner, 23; Robert Walker, 40. Total number of shares held by the Directors is 495 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Clara—ranch ..	\$8,572 92	\$9,000 00
Santa Clara—Beckwith block ..	14,000 00	18,000 00
Totals ..	\$22,572 92	\$27,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara ..	\$5,213 00	\$15,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
Real Estate Association stock ..	\$500 00	\$500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.
20 shares Mountain Spring Water Co. stock	\$2,000 00	\$1,350 00
12 shares Mountain Spring Water Co. stock	1,200 00	300 00
15 shares Los Gatos and Saratoga Wine Co. stock	1,500 00	1,000 00
10 shares Los Gatos and Saratoga Wine Co. stock	1,000 00	600 00
242 shares Los Gatos Coöperative Winery stock	2,420 00	1,607 75
8 shares Los Gatos Coöperative Winery stock	80 00	75 00
4 shares Commercial Bank of Los Gatos stock	200 00	250 00
2 shares Commercial Bank of Los Gatos stock	100 00	80 00
Totals	\$8,500 00	\$5,262 75

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Western National Bank, New York	\$3,936 28
Garden City Bank and Trust Company, San José	290 23
Wells, Fargo & Co.'s Bank, San Francisco	4,997 66
Sundry banks	100 00
Total	\$9,324 17

BANK COMMISSIONERS' EXAMINATION. (December 11, 1894.)

Resources.		Liabilities.	
Real estate	\$8,358 05	Capital paid up	\$37,500 00
Invested in stocks	500 00	Reserve fund	12,500 00
Loans on real estate	6,240 00	Due depositors	70,172 31
Loans and discounts	95,048 21	Public money	1,135 77
Cash balances	7,453 56	Due banks and bankers	3,607 54
Due from banks and bankers	8,036 51	Interest collected	1,131 33
Furniture, fixtures, etc.	2,000 00	Rents, exchange, etc.	77 25
Expenses, taxes, etc.	163 37	Profit and loss	1,675 50
Total resources	\$127,799 70	Total liabilities	\$127,799 70

COMMERCIAL BANK OF LOS GATOS. (Incorp. April 13, 1889.)

STATEMENT ON JANUARY 1ST.

J. R. RYLAND, President.

L. C. TRAILER, Cashier.

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid in coin	\$60,000 00
Real estate taken for debt	4,015 00	Reserve fund	4,100 00
Miscellaneous stocks	17,008 15	Profit and loss and contin-	
Loans on real estate	13,107 23	gent fund	1,564 01
Loans on stocks	2,881 00	Due depositors	46,601 93
Loans on other securities	2,760 00	Due banks and bankers	10,960 41
Loans on personal security			
and overdrafts	51,313 10		
Money on hand	7,597 40		
Checks and other cash items	1,109 55		
Due from banks and bankers	3,819 22		
Furniture and fixtures	3,300 00		
Other assets (collections)	325 70		
Total resources	\$123,226 35	Total liabilities	\$123,226 35

The amount of capital stock is \$100,000; amount subscribed is \$60,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Berryman, 15; J. E. Ellis, 20; Magnus Tait, 20; L. C. Trailer, 55; J. R. Ryland, 210. Total number of shares held by the Directors is 320 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$4,015 00	\$4,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$12,894 03	\$30,500 00
Santa Cruz	213 20	1,000 00
Totals	\$13,107 23	\$31,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
205 shares Commercial Bank of Los Gatos stock	\$15,250 00	\$16,470 00	\$16,470 00
10 shares Los Gatos Cemetery Association stock	100 00	100 00	100 00
43 shares Los Gatos Coöperative Winery stock.	430 00	438 15	559 00
Totals	\$15,780 00	\$17,008 15	\$17,129 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
12 shares Pioneer Milling Co., Sacramento, stock	\$1,200 00	\$216 00	\$1,000 00
301 shares Los Gatos Coöperative Winery stock	3,010 00	2,665 00	3,874 00
Totals	\$4,210 00	\$2,881 00	\$4,874 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Notes and mortgages held as security	\$2,750 00	\$3,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$2,262 58
Chase National Bank, New York	1,556 64
Total	\$3,819 22

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Collections	\$325 70	\$325 70

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid in coin	\$60,000 00
Real estate taken for debt	5,754 75	Reserve fund	4,200 00
Miscellaneous stocks	17,008 15	Profit and loss and contin-	
Loans on real estate	14,817 28	gent fund	1,895 46
Loans on stocks	2,879 00	Due depositors	40,168 30
Loans on personal security		Due banks and bankers	9,365 38
and overdrafts	44,353 99	Dividends unpaid	199 50
Money on hand	5,695 35		
Checks and other cash items	704 65		
Due from banks and bankers	2,006 55		
Furniture and fixtures	3,300 00		
Expenses	2,677 75		
Taxes	90 87		
Other assets (collections)	540 30		
Total resources	\$115,828 64	Total liabilities	\$115,828 64

The amount of capital stock is \$100,000; amount subscribed is \$60,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Berryman, 15; Noah G. Rogers, 15; Magnus Tait, 20; L. C. Trailer, 55; J. R. Ryland, 210. Total number of shares held by the Directors is 315 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$5,754 75	\$7,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$13,039 98	\$27,400 00
Santa Cruz	577 30	1,600 00
Kings	1,200 00	20,000 00
Totals	\$14,817 28	\$49,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
305 shares Commercial Bank of Los Gatos stock	\$15,250 00	\$16,470 00	\$16,470 00
10 shares Los Gatos Cemetery Association stock	100 00	100 00	100 00
43 shares Los Gatos Coöperative Winery stock	430 00	438 15	645 00
Totals	\$15,780 00	\$17,008 15	\$17,215 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
23 shares Sperry Flour Co. stock	\$2,300 00	\$214 00	\$920 00
301 shares Los Gatos Coöperative Winery stock	3,010 00	2,665 00	4,515 00
Totals	\$5,310 00	\$2,879 00	\$5,435 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$1,299 58
Chase National Bank, New York	706 97
Total	\$2,006 55

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Collections	\$540 30	\$540 30

BANK COMMISSIONERS' EXAMINATION. (December 11, 1894.)

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid up	\$60,000 00
Other real estate	3,987 00	Reserve fund	794 21
Invested in stocks	17,008 15	Due depositors	46,563 87
Loans and discounts	69,343 96	Due banks and bankers	15,179 52
Cash balances	12,203 55	Interest collected	385 34
Due from banks and bankers	3,214 52	Rents, exchange, etc.	463 34
Furniture, fixtures, etc.	3,300 00	Profit and loss	4,100 00
Expenses, taxes, etc.	1,937 03		
Other assets	492 07		
Total resources	\$127,486 28	Total liabilities	\$127,486 28.

COMMERCIAL BANK OF MADERA. (Incorp. April 25, 1893.)

STATEMENT ON JANUARY 1ST.

RETURN ROBERTS, President.

E. H. Cox, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$3,600 00	Capital paid in coin	\$100,000 00
County warrants	21,672 14	Reserve fund	7,000 00
Loans on real estate	88,554 48	Profit and loss and contin- gent fund	6,089 76
Loans on other securities (grain)	4,821 98	Due depositors	59,087 83
Loans on personal security ...	36,219 54	State, county, or city money ..	47,470 64
Money on hand	16,607 09		
Due from banks and bankers ..	45,185 00		
Furniture and fixtures	2,988 00		
Total resources	\$219,648 23	Total liabilities	\$219,648 23

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$33 33½.

The names of the Directors, and number of shares of stock held by each, are as follows: Return Roberts, 2,000; Henry Miller, 50; W. W. Phillips, 20; N. Rosenthal, 20; E. H. Cox, 860. Total number of shares held by the Directors is 2,950 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	\$3,600 00	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Madera	\$53,802 48	\$161,407 44
Fresno	25,050 00	50,000 00
Kings	9,702 00	20,000 00
Totals	\$88,554 48	\$231,407 44

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Warrants of Madera County, drawn upon general, indigent, various road and school districts, hospital, and building funds.....	\$21,672 14	\$21,672 14	\$21,672 14

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
652,722 lbs. barley and 63,100 lbs. wheat.....	\$4,821 98	\$5,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco.....	\$38,175 67
Farmers Bank, Fresno	7,009 33
Total	\$45,185 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
County warrants	\$15,275 52	Capital paid in coin	\$100,000 00
Loans on real estate	73,741 86	Reserve fund	7,000 00
Loans on personal security	42,412 53	Profit and loss and contin-	
Money on hand.....	12,562 98	gent fund.....	6,062 25
Due from banks and bankers.....	61,572 10	Due depositors.....	61,014 70
Furniture and fixtures.....	2,963 25	Other liabilities (interest paid	
Expenses	1,340 61	in)	7,434 77
Taxes	560 92	State, county, or city money.....	28,918 05
Total resources	\$210,429 77	Total liabilities	\$210,429 77

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$33 $\frac{3}{4}$.

The names of the Directors, and number of shares of stock held by each, are as follows: Return Roberts, 2,000; Henry Miller, 50; W. W. Phillips, 20; N. Rosenthal, 20; E. H. Cox, 860. Total number of shares held by the Directors is 2,950 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Madera.....	\$48,339 86	\$190,000 00
Fresno	12,000 00	27,000 00
Kings	13,402 00	40,000 00
Totals	\$73,741 86	\$257,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Warrants of Madera County, on general, road district, indigent, and hospital funds.....	\$15,275 52	\$15,275 52	\$15,275 52

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco.....	\$55,822 82
Farmers Bank, Fresno	5,749 28
Total	\$61,572 10

BANK COMMISSIONERS' EXAMINATION. (April 1, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$20,051 25	Capital paid up	\$100,000 00
Loans and discounts	121,380 36	Reserve fund	7,000 00
Cash balances	6,972 49	Due depositors	61,364 79
Due from banks and bankers	51,184 65	Interest collected	3,869 87
Furniture, fixtures, etc.	2,979 50	Rents, exchange, etc.	164 59
Expenses, taxes, etc.	632 25	Profit and loss	6,068 25
Total resources	\$203,200 50	State, county, or city money ..	24,733 00
		Total liabilities	\$203,200 50

BANK OF MARTINEZ. (Incorp. October 7, 1873.)

STATEMENT ON JANUARY 1ST.

L. C. WITTENMYER, President.

H. M. HALE, Cashier.

Resources.		Liabilities.	
Bank premises	\$4,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt ..	18,616 35	Reserve fund	101,174 77
County warrants	3,817 84	Profit and loss and contin-	
Loans on real estate	268,853 12	gent fund	10,766 40
Loans on personal security ..	103,367 19	Due depositors	300,072 77
Overdrafts unsecured (solvent)	4,850 74	Due banks and bankers	1,171 90
Money on hand	11,109 50		
Due from Bank of California ..	52,234 66		
Furniture and fixtures	1,500 00		
Other assets (judgments)	44,836 44		
Total resources	\$513,185 84	Total liabilities	\$513,185 84

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. C. Wittenmyer, 70; Charles Fish, 125; B. Fernandez, 100; J. H. Carothers, 60; H. M. Hale, 100. Total number of shares held by the Directors is 455 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Contra Costa	\$12,992 40	\$13,000 00
Tulare	5,623 95	6,000 00
Totals	\$18,616 35	\$19,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Contra Costa	\$217,839 44	\$387,800 00
Tulare	20,841 80	31,000 00
Fresno	20,254 88	30,000 00
Kings	882 00	1,600 00
Mendocino	5,200 00	8,800 00
Stanislaus	2,735 00	7,500 00
Alameda	1,100 00	4,000 00
Totals	\$268,853 12	\$470,700 00

AMOUNT INVESTED IN WARRANTS, ETC.

	Par Value.	Amt. Invested.	Market Value.
Contra Costa County warrants and school orders	\$3,817 84	\$3,817 84	\$3,817 84

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$4,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt	69,383 55	Reserve fund	100,000 00
County warrants	909 13	Profit and loss and contin-	
Loans on real estate	253,151 03	gent fund.....	19,301 40
Loans on personal security		Due depositors.....	351,299 57
and overdrafts.....	130,789 21	Due banks and bankers.....	1,392 50
Money on hand.....	22,272 55	Other liabilities (collections	
Due from Bank of California .	68,005 63	and exchange).....	105 10
Furniture and fixtures.....	1,500 00		
Expenses	188 09		
Taxes.....	100 08		
Other assets (salaries)	2,250 00		
Judgments	14,549 30		
Total resources	\$572,098 57	Total liabilities	\$572,098 57

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. C. Wittenmyer, 70; Charles Fish, 125; B. Fernandez, 100; J. H. Carothers, 60; H. M. Hale, 100. Total number of shares held by the Directors is 455 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Contra Costa	\$63,759 60	\$63,759 60
Tulare	5,623 95	5,623 95
Totals	\$69,383 55	\$69,383 55

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Contra Costa	\$204,953 35	\$342,200 00
Tulare	23,576 80	49,000 00
Fresno	16,703 88	25,000 00
Kings	882 00	1,600 00
Stanislaus	2,735 00	7,500 00
Mendocino	5,200 00	8,800 00
Alameda	4,100 00	6,000 00
Totals	\$258,151 03	\$440,100 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Contra Costa County warrants	\$909 13	\$909 13	\$909 13

BANK COMMISSIONERS' EXAMINATION. (August 30, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$4,000 00	Capital paid up.....	\$100,000 00
Other real estate.....	12,967 10	Reserve fund.....	100,838 62
Invested in stocks, bonds, and warrants.....	12 75	Due depositors.....	277,196 36
Loans and discounts.....	377,886 16	Due banks and bankers.....	376 58
Cash balances.....	16,622 16	Rents, exchange, etc.....	33 85
Due from banks and bankers.....	21,314 74	Other liabilities.....	1,310 79
Furniture, fixtures, etc.....	1,500 00		
Expenses, taxes, etc.....	616 85		
Other assets.....	44,836 44		
Total resources.....	\$479,756 20	Total liabilities.....	\$479,756 20

DECKER, JEWETT & CO. BANK—MARYSVILLE.
(Incorp. November, 1888.)

STATEMENT ON JANUARY 1ST.

J. H. JEWETT, President.

A. C. BINGHAM, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$12,000 00	Capital paid in coin.....	\$150,000 00
County warrants.....	210 00	Profit and loss and contingent fund.....	6,702 43
Loans on real estate.....	171,300 00	Due depositors.....	238,922 91
Loans on other securities (grain).....	5,400 00	State, county, or city money.....	29,500 00
Loans on personal security.....	120,621 68		
Overdrafts unsecured (solvent).....	28,476 34		
Money on hand.....	56,720 60		
Checks and other cash items.....	368 47		
Due from banks and bankers.....	26,528 25		
Furniture and fixtures.....	3,500 00		
Total resources.....	\$425,125 34	Total liabilities.....	\$425,125 34

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Jewett, 400; A. C. Bingham, 75; W. T. Ellis, 50; D. E. Knight, 175; Thomas Dougall, 160. Total number of shares held by the Directors is 860 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte.....	\$4,950 00	\$6,000 00
Sutter.....	77,300 00	231,900 00
Yuba.....	89,050 00	248,500 00
Totals.....	\$171,300 00	\$486,400 00

AMOUNT INVESTED IN WARRANTS.

	Amt. Invested.	Market Value.
Yuba County warrants.....	\$210 00	\$210 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse	\$5,400 00	\$8,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
American Exchange National Bank, New York	\$21,311 94
National Bank of D. O. Mills & Co., Sacramento	3,423 02
Anglo-Californian Bank (Limited), San Francisco	1,793 29
Total	\$26,528 25

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$12,000 00	Capital paid in coin	\$150,000 00
County warrants	51 34	Profit and loss and contin-	
Loans on real estate	169,166 00	gent fund	2,202 43
Loans on personal security		Due depositors	140,053 96
and overdrafts	107,228 63	Due banks and bankers	947 55
Money on hand	35,078 56	County money	11,800 00
Checks and other cash items ..	577 88	Interest	8,009 49
Due from banks and bankers ..	1,462 17	Exchange	133 45
Furniture and fixtures	3,500 00	Bills payable	20,000 00
Expenses	4,082 30		
Total resources	\$333,146 88	Total liabilities	\$333,146 88

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Jewett, 400; A. C. Bingham, 75; W. T. Ellis, 50; D. E. Knight, 175; Thos. Dougall, 160. Total number of shares held by the Directors is 860 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	\$4,900 00	\$5,600 00
Sutter	76,216 00	178,900 00
Yuba	88,050 00	183,900 00
Totals	\$169,166 00	\$368,400 00

AMOUNT INVESTED IN WARRANTS.

	Amt. Invested.	Market Value.
Yuba County warrants	\$51 34	\$51 34

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of D. O. Mills & Co., Sacramento	\$122 25
Anglo-Californian Bank, San Francisco	1,339 92
Total	\$1,462 17

BANK COMMISSIONERS' EXAMINATION. (May 7, 1895.)

Resources.		Liabilities.	
Bank premises	\$12,000 00	Capital paid up	\$150,000 00
Invested in stocks, bonds, and warrants	1,656 50	Due depositors	140,413 53
Loans and discounts	274,421 43	Due banks and bankers	3,177 06
Cash balances	25,962 42	Interest collected	7,267 50
Due from banks and bankers ..	1,297 62	Rents, exchange, etc.	103 20
Furniture, fixtures, etc.	3,500 00	Profit and loss	2,202 43
Expenses, taxes, etc.	3,325 75	State, county, or city money ..	19,000 00
Total resources	\$322,163 72	Total liabilities	\$322,163 72

THE RIDEOUT BANK—MARYSVILLE. (Incorp. Nov. 1, 1890.)

STATEMENT ON JANUARY 1ST.

N. D. RIDEOUT, President.

C. S. BROOKS, Cashier.

NORMAN RIDEOUT, Vice-President.

Resources.		Liabilities.	
Bank premises	\$30,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt	7,084 49	Profit and loss and contin- gent fund	35,257 24
Miscellaneous stocks	25,135 13	Due depositors	186,847 41
County warrants	1,494 81	Due banks and bankers	268,386 22
Loans on real estate	100,024 61	Dividends unpaid	10,000 00
Loans on stocks	17,515 00	Other liabilities	7 50
Loans on personal security and overdrafts	470,418 66	State, county, or city money ..	66,310 55
Money on hand	48,915 20		
Due from banks and bankers ..	52,648 73		
Furniture and fixtures	3,000 00		
Other assets	99 60		
Checks in course of collection ..	4,512 71		
Due from Gridley agency	55,959 98		
Total resources	\$816,808 92	Total liabilities	\$816,808 92

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 3,730; Norman Rideout, 1,000; Justus Greely, 50; E. A. Davis, 50; C. S. Brooks, 50. Total number of shares held by the Directors is 4,880 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yuba	\$7,084 49	\$7,084 49

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Yuba	\$34,274 81	\$70,300 00
Sutter	52,749 80	91,750 00
Fresno	5,000 00	14,000 00
Glenn	1,500 00	6,400 00
Butte	6,500 00	12,000 00
Totals	\$100,024 61	\$194,450 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
1,110 shares stock Northern California Bank of Savings, Marysville	\$22,200 00	\$25,135 13	\$30,000 00
Sundry warrants against City of Marysville, County of Yuba, State of California, and Levee District No. 1 (Sutter County).....	1,494 81	1,494 81	1,494 81
Totals.....	\$23,694 81	\$26,629 94	\$31,494 81

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Stocks of sundry California corporations	\$56,940 00	\$17,515 00	\$29,935 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Butte County, Chico	\$9,899 02
California State Bank, Sacramento.....	37,492 09
J. P. Morgan & Co., New York.....	5,257 62
Total.....	\$52,648 73

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
5 $\frac{33}{100}$ ounces of gold dust	\$92 60	\$92 60
Mutilated and foreign silver coins	7 00	7 00
Totals.....	\$99 60	\$99 60

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$30,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt	7,079 49	Profit and loss and contin-	
Miscellaneous stocks	25,135 13	gent fund	36,159 92
County warrants	5,099 09	Due depositors	203,605 40
Loans on real estate	93,937 73	Due banks and bankers	228,520 74
Loans on stocks	18,650 00	State, county, or city money ..	21,579 87
Loans on personal security		Rents	1,294 82
and overdrafts	468,189 51	Interest and exchange	13,405 12
Money on hand	29,656 44		
Checks in course of collection ..	2,086 52		
Due from banks and bankers ..	5,623 08		
Furniture and fixtures	3,000 00		
Expenses	5,433 26		
Other assets	1,586 78		
Due from Gridley agency	59,088 84		
Total resources	\$754,565 87	Total liabilities	\$754,565 87

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 3,730; Norman Rideout, 1,000; E. A. Davis, 50; Justus Greely, 50; C. S. Brooks, 50. Total number of shares held by the Directors is 4,880 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yuba.....	\$7,079 49	\$7,079 49

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Yuba	\$27,967 74	\$49,250 00
Sutter	52,969 99	84,250 00
Fresno	5,000 00	14,000 00
Glenn	1,500 00	6,000 00
Butte	6,500 00	12,000 00
Totals	\$93,937 73	\$165,500 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
1,110 shares Northern California Bank of Savings, Marysville, stock	\$22,200 00	\$25,135 13	\$30,000 00
Sundry warrants against City of Marysville, County of Yuba, State of California, and Levee District No. 1 (Sutter County)	5,055 11	5,099 09	5,261 29
Totals	\$27,255 11	\$30,234 22	\$35,261 29

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Sundry California corporations stock	\$62,540 00	\$18,650 00	\$27,665 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Butte County, Chico	\$2,040 01
California State Bank, Sacramento	3,583 07
Total	\$5,623 08

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Mutilated and foreign silver coins	\$9 95	\$9 95
92 $\frac{3}{100}$ ounces gold dust	1,476 83	1,600 40
Totals	\$1,586 78	\$1,610 35

BANK COMMISSIONERS' EXAMINATION. (May 3, 1895.)

Resources.		Liabilities.	
Bank premises	\$30,000 00	Capital paid up	\$250,000 00
Other real estate	7,079 49	Due depositors	194,298 92
Invested in stocks, bonds, and warrants	31,054 64	Due banks and bankers	257,146 89
Loans and discounts	576,239 82	Interest collected	9,759 04
Cash balances	45,328 21	Rents, exchange, etc.	1,249 51
Due from banks and bankers ..	79,614 20	Profit and loss	36,159 92
Furniture, fixtures, etc.	3,000 00	State, county, or city money ..	28,976 74
Expenses, taxes, etc.	4,385 53		
Other assets	889 13		
Total resources	\$777,591 02	Total liabilities	\$777,591 02

MENDOCINO DISCOUNT BANK. (Incorp. November 15, 1871.)

STATEMENT ON JANUARY 1ST.

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ----	\$9,693 47	Capital paid in coin -----	\$68,620 00
Miscellaneous bonds -----	300 00	Reserve fund -----	2,436 48
Loans on real estate -----	183,948 03	Profit and loss and contin-	
Loans on personal security		gent fund -----	3,236 45
and overdrafts -----	10,035 16	Due depositors -----	114,094 97
Money on hand -----	1,523 73	Due Wells, Fargo & Co.'s	
Checks and other cash items -	100 00	Bank, San Francisco ----	10,502 74
Due from banks and bankers -	868 77	Collections -----	4,662 82
Furniture and fixtures -----	700 00	Accrued interest -----	9,096 80
Drafts on San Francisco firms,			
held by Wells, Fargo & Co.'s			
Bank, for collection -----	5,481 10		
Total resources -----	\$212,650 26	Total liabilities -----	\$212,650 26

The amount of capital stock is \$68,620; amount subscribed is \$68,620; amount paid in coin is \$68,620. The total number of shares of stock issued is 3,431 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Eugene Brown, 1; Albert Brown, 1; Henry H. Jarvis, 1; L. A. Morgan, 146; Joshua Grindle, 141; Ruel Stickney, 1; William Heeser, 3. Total number of shares held by the Directors is 294 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mendocino -----	\$,693 47	\$9,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino -----	\$183,948 03	\$340,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
3 Mitchell School District bonds, with \$43 ac-			
crued interest -----	\$343 00	\$300 00	\$325 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
San Francisco Savings Union -----	\$31 25
Bank of Fort Bragg -----	10 90
Bank of Mendocino -----	823 59
Wells, Fargo & Co.'s Bank, New York -----	3 03
Total -----	\$868 77

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$27,359 71	Capital paid in coin.....	\$68,700 00
Miscellaneous bonds.....	200 00	Reserve fund	2,436 48
Loans on real estate	155,560 17	Profit and loss and contin-	
Loans on personal security		gent fund.....	4,618 98
and overdrafts.....	7,573 67	Due depositors.....	103,693 05
Money on hand.....	1,771 72	Due banks and bankers.....	8,898 46
Due from banks and bankers..	614 30	Accrued unpaid interest.....	5,791 38
Furniture and fixtures.....	700 00	Collections	561 69
Drafts on firms in San Fran-			
cisco and other towns in this			
State, sent to Wells, Fargo &			
Co.'s Bank for collection.....	920 47		
Total resources	\$194,700 04	Total liabilities	\$194,700 04

The amount of capital stock is \$100,000; amount subscribed is \$——; amount paid in coin is \$68,700. The total number of shares of stock issued is 3,435 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: L. A. Morgan, 146; Joshua Grindle, 141; Henry H. Jarvis, 1; Albert Brown, 5; Ruel Stickney, 1; William Heeser, 3; Oscar M. Stone, 5. Total number of shares held by the Directors is 302 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$27,359 71	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino	\$155,560 17	\$300,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Mitchell School District bonds	\$200 00	\$200 00	\$200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Ukiah	\$498 72
San Francisco Savings Union	31 25
Wells, Fargo & Co.'s Bank, New York.....	84 33
Total	\$614 30

BANK COMMISSIONERS' EXAMINATION. (November 12, 1894.)

Resources.		Liabilities.	
Real estate.....	\$843 67	Capital paid up	\$68,620 00
Invested in stocks, bonds, and		Reserve fund	5,931 28
warrants.....	300 00	Due depositors.....	109,584 17
Loans on real estate	140,096 70	Due banks and bankers.....	10,638 68
Loans and discounts.....	9,200 00	Interest collected.....	3,070 73
Cash balances	1,016 26	Rents, exchange, etc.	3 63
Due from banks and bankers..	52,743 75	Other liabilities.....	7,510 40
Furniture, fixtures, etc.	700 00		
Expenses, taxes, etc.	427 61		
Other assets.....	30 90		
Total resources	\$205,358 89	Total liabilities	\$205,358 89

COMMERCIAL AND SAVINGS BANK OF MERCED. (Incorp. June 25, 1891.)

STATEMENT ON JANUARY 1ST.

E. T. DIXON, President.

M. S. HUFFMAN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$28,321 70	Capital paid in coin.....	\$300,000 00
County warrants.....	6,048 57	Profit and loss and contin-	
Loans on real estate.....	251,757 25	gent fund.....	44,149 03
Loans on stocks, bonds, and		Due depositors.....	192,177 50
warrants.....	5,484 38	State, county, or city money..	43,415 13
Loans on other securities			
(grain).....	12,964 93		
Loans on personal security			
and overdrafts.....	183,432 12		
Money on hand.....	50,822 96		
Due from banks and bankers..	38,979 10		
Furniture and fixtures.....	1,930 65		
Total resources.....	\$579,741 66	Total liabilities.....	\$579,741 66

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. F. Crocker, 999; E. T. Dixon, 42; O. T. Giffin, Jr., 20; E. S. O'Brien, 21; W. H. Hartley, 82; G. Garibaldi, 20; H. H. Hewlett, 20. Total number of shares held by the Directors is 1,204 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Merced.....	\$15,844 60	\$15,844 60
Tulare.....	9,136 70	9,136 70
San Francisco.....	3,340 40	3,340 40
Totals.....	\$28,321 70	\$28,321 70

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Merced.....	\$218,260 20	\$300,000 00
Tulare.....	33,497 05	45,000 00
Totals.....	\$251,757 25	\$345,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Merced County warrants.....	\$6,048 57	\$6,048 57	\$6,048 57

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
10 shares Pacific States Savings, Loan, and Building Association stock.....	\$1,000 00	\$120 00	\$222 00
10 shares Pacific States Savings, Loan, and Building Association stock.....	1,000 00	50 00	288 00
15 shares Merced Mutual Building and Loan Association stock.....	3,000 00	400 00	630 00
10 shares Merced Mutual Building and Loan Association stock.....	2,000 00	250 00	410 00
10 shares Merced Mutual Building and Loan Association stock.....	2,000 00	175 00	360 00
92 shares Commercial and Savings Bank of Merced stock.....	9,200 00	4,489 38	10,580 00
Totals.....	\$18,200 00	\$5,484 38	\$12,490 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts, grain.....	\$12,964 93	\$17,285 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Crocker-Woolworth National Bank, San Francisco.....	\$20,816 83
First National Bank, Stockton.....	12,421 32
National Park Bank, New York.....	5,740 95
Total.....	\$38,979 10

STATEMENT ON JUNE 17TH.

E. D. MORGAN, President.

M. S. HUFFMAN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$32,299 60	Capital paid in coin.....	\$300,000 00
County warrants.....	5,231 22	Reserve fund.....	40,000 00
Loans on real estate.....	103,442 58	Profit and loss and contin-	
Loans on stocks.....	10,205 00	gent fund.....	7,529 80
Loans on other securities		Due depositors.....	183,913 70
(grain).....	1,260 35	Due banks and bankers.....	367 00
Loans on personal security		State, county, or city money.....	24,305 81
and overdrafts.....	281,132 24		
Money on hand.....	34,571 74		
Due from banks and bankers.....	83,604 63		
Furniture and fixtures.....	1,948 15		
Expenses.....	2,420 80		
Total resources.....	\$556,116 31	Total liabilities.....	\$556,116 31

- The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. H. Crocker, 919; E. D. Morgan, 20; H. H. Hewlett, 20; E. T. Dixon, 20; G. Garibaldi, 20; W. H. Hartley, 82; O. T. Giffin, Jr., 20. Total number of shares held by the Directors is 1,101 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Merced.....	\$17,317 78	\$17,317 78
Tulare.....	11,641 42	11,641 42
San Francisco.....	3,340 40	3,340 40
Totals.....	\$32,299 60	\$32,299 60

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Merced.....	\$67,325 00	\$99,825 00
Mariposa.....	4,900 00	6,600 00
Tulare.....	31,217 58	42,000 00
Totals.....	\$103,442 58	\$148,425 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Merced County warrants.....	\$5,231 22	\$5,231 22	\$5,231 22

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
83 shares Commercial and Savings Bank of Merced stock.....	\$8,300 00	\$4,300 00	\$9,657 00
45 shares Merced Mutual Building and Loan Association stock.....	9,000 00	1,365 00	2,075 00
10 shares Pacific States Savings, Loan, and Building Association stock.....	1,000 00	40 00	240 00
25 shares Merced Milling Co. stock.....	2,500 00	4,500 00	1,750 00
20 shares Commercial and Savings Bank of Merced stock.....	2,000 00		2,327 00
31 shares Merced Grange Warehouse Co. stock.....	3,100 00		3,100 00
50 shares Merced Security Savings Bank stock.....	5,000 00		625 00
Totals	\$30,900 00	\$10,205 00	\$19,774 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts, grain	\$1,260 35	\$1,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Crocker-Woolworth National Bank, San Francisco.....	\$70,771 71
First National Bank, Stockton.....	10,648 09
National Park Bank, New York.....	2,184 83
Total	\$83,604 63

BANK COMMISSIONERS' EXAMINATION. (April 4, 1895.)

Resources.		Liabilities.	
Real estate.....	\$32,037 50	Capital paid up.....	\$300,000 00
Loans on real estate.....	7,149 50	Due depositors.....	168,465 50
Loans and discounts.....	404,133 15	Interest collected.....	6,465 31
Cash balances.....	14,357 79	Rents, exchange, etc.....	194 50
Due from banks and bankers.....	46,052 03	Profit and loss.....	17,562 32
Furniture, fixtures, etc.....	1,943 15	State, county, or city money.....	14,529 09
Expenses, taxes, etc.....	1,543 60		
Total resources	\$507,216 72	Total liabilities.....	\$507,216 72

MODESTO BANK. (Incorp. October 28, 1878.)

STATEMENT ON JANUARY 1ST.

A. L. CRESSEY, President.

J. R. BROUGHTON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$25,000 00	Capital paid in coin.....	\$175,000 00
Real estate taken for debt.....	43,532 55	Reserve fund.....	126,000 00
Miscellaneous bonds and stocks.....	18,600 00	Profit and loss and contingent fund.....	38,586 80
County warrants.....	456 86	Due depositors.....	154,932 52
Loans on real estate.....	196,651 87	State, county, or city money.....	65,000 00
Loans on stocks and bonds.....	18,368 30		
Loans on other securities (grain).....	17,776 64		
Loans on personal security and overdrafts.....	201,307 65		
Money on hand.....	17,103 95		
Due from banks and bankers.....	17,721 50		
Furniture and fixtures.....	3,000 00		
Total resources	\$559,519 32	Total liabilities	\$559,519 32

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$175,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Cressey, 543; O. McHenry, 379; Frank A. Cressey, 126; J. R. Broughton, 60; C. R. Tillson, 55; H. P. Weyer, 24; C. A. Stonesifer, 20. Total number of shares held by the Directors is 1,207 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Stanislaus	\$43,532 55	\$45,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Stanislaus	\$178,456 87	\$200,000 00
Merced	13,335 00	15,000 00
Tulare	4,860 00	7,000 00
Totals	\$196,651 87	\$222,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Turlock Irrigation District bonds	\$5,000 00	\$4,500 00	\$4,500 00
Modesto Irrigation District bonds	3,000 00	2,700 00	2,700 00
Modesto Gas Co. stock	20,000 00	10,000 00	10,000 00
Bonita School District bonds	1,400 00	1,400 00	1,400 00
Totals	\$29,400 00	\$18,600 00	\$18,600 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
150 shares Odd Fellows Hall Association stock ..	\$15,000 00	\$3,400 00	\$10,000 00
250 shares Stanislaus Development Co. stock...	1,500 00	500 00	1,000 00
85 shares Modesto Bank stock	5,950 00	7,678 00	10,200 00
1,048½ shares Modesto Town Improvement Co. stock	20,970 00	3,612 00	5,000 00
7 Modesto Irrigation District bonds	3,500 00	3,178 30	3,150 00
Totals	\$46,920 00	\$18,368 30	\$29,350 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse	\$17,776 64	\$20,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$7,166 69
First National Bank of Stockton	8,552 95
Bank of America, New York	2,001 86
Total	\$17,721 50

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$25,000 00	Capital paid in coin	\$175,000 00
Real estate taken for debt	53,828 91	Reserve fund	126,400 00
Miscellaneous bonds and stocks	17,900 00	Profit and loss and contin- gent fund	12,652 50
City warrants.....	1,663 08	Due depositors.....	177,410 64
Loans on real estate	191,673 22	State, county, or city money.....	22,000 00
Loans on stocks and bonds.....	18,660 70	Bills payable	50,000 00
Loans on other securities (grain).....	8,347 35	Interest collected.....	14,576 35
Loans on personal security and overdrafts.....	215,264 84	Rents and exchange.....	711 52
Money on hand.....	29,115 29		
Checks and other cash items	1,595 92		
Due from banks and bankers.....	8,640 29		
Furniture and fixtures.....	3,000 00		
Expenses	4,061 41		
Total resources	\$578,751 01	Total liabilities	\$578,751 01

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$175,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Cressey, 543; O. McHenry, 379; F. A. Cressey, 126; C. R. Tillson, 55; J. R. Broughton, 50; H. P. Weyer, 34; C. A. Stonesifer, 20. Total number of shares held by the Directors is 1,207 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Stanislaus	\$53,828 91	\$54,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Stanislaus	\$173,478 22	\$190,000 00
Merced	13,335 00	14,000 00
Tulare	4,860 00	6,000 00
Totals	\$191,673 22	\$210,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Turlock Irrigation District bonds	\$5,000 00	\$4,500 00	\$4,500 00
Modesto Irrigation District bonds	3,000 00	2,700 00	2,700 00
Bonita School District bonds.....	700 00	700 00	700 00
Modesto Gas Co. stock	20,000 00	10,000 00	10,000 00
Modesto city warrants.....	1,663 08	1,663 08	1,663 08
Totals	\$30,363 08	\$19,563 08	\$19,563 08

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
150 shares Odd Fellows Hall Association stock.....	\$15,000 00	\$2,757 05	\$10,000 00
250 shares Stanislaus Development Co. stock.....	1,500 00	500 00	1,000 00
1,048½ shares Modesto Town Improvement Co. stock	20,970 00	3,612 00	4,000 00
165 shares Modesto Bank stock.....	11,550 00	8,613 35	18,150 00
7 Modesto Irrigation District bonds.....	3,500 00	3,178 30	3,150 00
Totals	\$52,520 00	\$18,660 70	\$36,300 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse	\$8,347 35	\$9,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$3,986 83
First National Bank of Stockton	2,588 68
Bank of America, New York	2,064 78
Total	\$8,640 29

BANK COMMISSIONERS' EXAMINATION. (April 5, 1895.)

Resources.		Liabilities.	
Bank premises	\$25,000 00	Capital paid up	\$175,000 00
Other real estate	44,504 60	Reserve fund	126,400 00
Invested in stocks, bonds, and warrants	18,711 49	Due depositors	154,883 26
Loans on real estate	202,821 62	Due banks and bankers	41,695 86
Loans and discounts	223,026 72	Interest collected	7,248 84
Cash balances	22,171 58	Rents, exchange, etc.	235 85
Furniture, fixtures, etc.	3,000 00	Profit and loss	13,186 80
Expenses, taxes, etc.	2,414 60	State, county, or city money ..	23,000 00
Total resources	\$541,650 61	Total liabilities	\$541,650 61

BANK OF MONTEREY.* (Incorp. December 30, 1891.)

STATEMENT ON JUNE 17TH.

T. J. FIELD, Vice-President.

CHAS. D. HENRY, Cashier.

Resources.		Liabilities.	
Bank premises	\$8,456 35	Capital paid in coin	\$65,000 00
Loans on real estate	19,690 00	Profit and loss and contin- gent fund	3,196 19
Loans on stocks and bonds ..	16,000 00	Due depositors	90,611 15
Loans on other securities (grain, etc.)	2,691 15	State, county, or city money ..	7,417 13
Loans on personal security and overdrafts	90,555 65		
Money on hand	10,590 15		
Checks and other cash items ..	185 93		
Due from banks and bankers ..	15,197 66		
Furniture and fixtures	1,477 33		
Expenses	1,380 25		
Total resources	\$166,224 47	Total liabilities	\$166,224 47

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$65,000. No stock will be issued until the full amount of capital is paid in; the amount paid on each share of stock is \$65.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Carr, 100; T. J. Field, 100; M. M. Gragg, 100; Francis Doud, 100; H. A. Greene, 100; P. Oyer, 35. Total number of shares held by the Directors is 535 shares.

*The January statement of this bank is missing.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	\$19,690 00	\$47,660 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Monterey and Pacific Grove Street Railway and Electric Power Co. stock	\$36,600 00	\$5,500 00	\$30,500 00
Blue Cañon Coal Mining Co. stock	11,111 00	2,500 00	3,000 00
El Paso de Robles Springs Hotel Co. bonds	10,000 00	8,000 00	10,000 00
Totals	\$57,711 00	\$16,000 00	\$43,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for wheat, barley, and hay	\$2,691 15	\$3,667 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Donohoe-Kelly Banking Co., San Francisco	\$6,673 58
National Park Bank, New York	7,133 78
Salinas City Bank	154 21
San José Safe Deposit Bank	278 80
Merchants National Bank, Chicago	957 29
Total	\$15,197 66

BANK COMMISSIONERS' EXAMINATION. (July 14, 1894.)

Resources.		Liabilities.	
Bank premises	\$8,456 35	Capital paid up	\$55,000 00
Loans and discounts	103,915 83	Due depositors	82,315 44
Cash balances	19,158 61	Interest collected	82 25
Due from banks and bankers	8,920 11	Rents, exchange, etc.	45 16
Furniture, fixtures, etc.	1,474 33	Profit and loss	4,528 48
Expenses, taxes, etc.	46 10		
Total resources	\$141,971 33	Total liabilities	\$141,971 33

JAMES H. GOODMAN & CO. BANK—NAPA CITY.
(Incorp. June 11, 1889.)

STATEMENT ON JANUARY 1ST.

GEORGE E. GOODMAN, President.

E. S. CHURCHILL, Cashier.

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid in coin	\$300,000 00
Loans on real estate	501,038 81	Profit and loss and contin- gent fund	98,147 00
Loans on stocks	8,650 00	Due depositors	348,708 19
Loans on other securities (grain, etc.)	23,429 00	Due banks and bankers	870 40
Loans on personal security and overdrafts	190,541 97	State, county, or city money ..	38,228 51
Money on hand	30,501 23		
Due from banks and bankers ..	12,793 09		
Furniture and fixtures	4,000 00		
Total resources	\$785,954 10	Total liabilities	\$785,954 10

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George E. Goodman, 1,250; E. S. Churchill, 1,260; J. C. Noyes, 250; H. P. Goodman, 70; H. H. Knapp, 20; J. A. McClelland, 10; F. E. Johnston, 10. Total number of shares held by the Directors is 2,870 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa, Lake, and Tehama	\$501,038 81	\$661,240 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Napa Water Co., Building and Loan, and Masonic Hall Association stock	\$14,800 00	\$8,650 00	\$16,375 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Assigned mortgages, life insurance policy, wheat, etc.	\$23,429 00	\$27,787 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Laidlaw & Co., New York	\$2,607 01
Bank of California, San Francisco	10,186 08
Total	\$12,793 09

STATEMENT ON JUNE 17TH.

H. H. KNAPP, President.

E. S. CHURCHILL, Cashier.

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid in coin	\$300,000 00
Loans on real estate	457,829 43	Profit and loss and contingent fund	113,831 25
Loans on stocks	4,300 00	Due depositors	268,529 56
Loans on other securities	14,363 50	Due banks and bankers	232 66
Loans on personal security and overdrafts	184,697 40	State, county, or city money	34,663 11
Money on hand	23,468 68		
Due from banks and bankers	13,597 57		
Furniture and fixtures	4,000 00		
Total resources	\$717,256 58	Total liabilities	\$717,256 58

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. S. Churchill, 1,260; G. E. Goodman, 1,000; H. H. Knapp, 270; J. C. Noyes, 250; H. P. Goodman, 70; J. A. McClelland, 10; F. E. Johnston, 10. Total number of shares held by the Directors is 2,870 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa, Lake, Tehama, and Kern	\$457,829 43	\$767,100 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Napa City Water Co. stock	\$10,000 00	\$4,300 00	\$11,250 00
Napa Masonic Hall Association stock	1,500 00	1,400 00	1,200 00
Totals	\$11,500 00	\$5,700 00	\$12,450 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$9,156 84
Laidlaw & Co., New York	4,440 73
Total	\$13,597 57

BANK COMMISSIONERS' EXAMINATION. (August 15, 1894.)

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid up	\$300,000 00
Loans and discounts	695,540 63	Due depositors	358,086 43
Cash balances	26,410 22	Due banks and bankers	20,406 52
Due from banks and bankers	2,754 14	Interest collected	2,293 89
Furniture, fixtures, etc.	4,393 60	Rents, exchange, etc.	56 71
Expenses, taxes, etc.	1,158 45	Profit and loss	64,274 79
		Other liabilities	138 70
Total resources	\$745,257 04	Total liabilities	\$745,257 04

BANK OF NAPA. (Incorp. September 14, 1871.)

STATEMENT ON JANUARY 1ST.

S. M. CHAPMAN, President.

HENRY BROWN, Cashier.

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	65,106 11	Reserve fund	54,793 89
Miscellaneous stocks	51,608 00	Profit and loss and contin-	
Loans on real estate	156,260 15	gent fund (wine)	6,400 00
Loans on stocks	7,162 70	Due depositors	107,354 89
Loans on other securities	11,175 16	Due banks and bankers	31,225 14
Loans on personal security	47,087 61	County of Napa	18,000 00
Overdrafts	25,005 53	City of Napa	5,857 23
Money on hand	26,331 27		
Due from Central National			
Bank, New York	923 62		
Other assets (80,000 gallons			
wine)	6,400 00		
Accrued interest	10,571 00		
Total resources	\$423,631 15	Total liabilities	\$423,631 15

The amount of capital stock is \$250,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. M. Chapman, 35; Lyman Chapman, 20; Levi Chapman, 5; C. A. Derby, 61; Seneca Ewer, 11; S. E. Holden, 15; J. M. Mansfield, 64; W. L. Maynard, 16; J. W. Miller, 11; James Preece, 112; Charles Robinson, 20; E. W. Robinson, 11; M. Shaw, 59; J. D. Smyth, 86; W. A. Trubody, 25; E. L. Tallman, 20; L. J. Norton, 10. Total number of shares held by the Directors is 581 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Market Value.
Napa—	
Bank block (not including bank building)	\$17,000 00
Haas store (building and upstairs)	18,000 00
Walker property (three lots in Napa)	1,000 00
Grigsby wine cellar and vineyards, including distillery and all machinery and cooperage, east of Yountville	45,000 00
One lot on Lincoln Avenue, Calistoga	1,000 00
Calistoga Cemetery	300 00
Fresno—	
960 acres land	2,500 00
Total	\$84,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa	\$124,594 22	\$200,000 00
Lake	6,000 00	10,000 00
Contra Costa	13,750 00	18,000 00
Alameda	11,464 98	16,000 00
Maricopa County, Arizona	450 95	1,000 00
Totals	\$156,260 15	\$245,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
500 shares Napa Valley Wine Co. stock	\$50,000 00	\$50,000 00	\$50,000 00
118 shares St. Helena Water Co. stock	1,180 00	708 00	708 00
150 shares St. Helena Gas Co. stock	3,750 00	900 00	900 00
Totals	\$54,930 00	\$51,608 00	\$51,608 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
50 shares Bank of Napa stock	\$5,000 00	\$300 00	\$5,000 00
6 shares Napa Building and Loan Ass'n stock	900 00	495 00	900 00
200 shares Norton Tanning Co. stock	20,000 00	4,500 00	20,000 00
50 shares Hereford Cattle Co. stock	5,000 00	1,867 70	2,000 00
Totals	\$30,900 00	\$7,162 70	\$27,900 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Life insurance policy No. 151,984, Mutual Life Insurance Co., New York (Wilson)	\$3,595 83	\$5,000 00
Life insurance policy No. 149,943, Connecticut Mutual Life Insurance Co. (paid-up policy)	952 14	1,266 00
Life insurance policy No. 40,135, Union Mutual Life Insurance Co. (paid-up policy)	1,351 34	2,000 00
Totals	\$5,899 31	\$8,266 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Cash on hand	\$26,331 27	\$26,331 27
Bank building, fixtures, and furniture	16,000 00	20,000 00
Joint and several notes (included in loans outstanding)	47,087 61	47,087 61
Overdrafts, part secured	25,005 53	25,005 53
Loans on other personal property	5,275 85	5,275 85
Totals	\$119,700 26	\$123,700 26

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	64,067 70	Reserve fund	54,713 07
Miscellaneous stocks	51,608 00	Due depositors (besides city and county)	124,955 65
Loans on real estate	161,945 24	Due banks and bankers (bills payable)	17,500 00
Loans on stocks	8,342 70	City money	2,763 45
Loans on other securities	10,986 14	County money	17,000 00
Loans on personal security	44,058 42		
Loans on overdrafts	29,264 87		
Money on hand	17,413 98		
Due from banks and bankers	7,445 02		
Accrued interest	5,800 00		
Total resources	\$416,932 17	Total liabilities	\$416,932 17

The amount of capital stock is \$250,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. M. Chapman, 40; Lyman Chapman, 20; Levi Chapman, 5; C. A. Derby, 66; Seneca Ewer, 11; S. E. Holden, 15; J. M. Mansfield, 64; W. L. Maynard, 16; J. W. Miller, 11; James Preece, 112; Charles Robinson, 20; E. W. Robinson, 11; M. Shaw, 59; J. D. Smyth, 86; W. A. Trubody, 20; E. L. Tallman, 20; L. J. Norton, 10. Total number of shares held by the Directors is 586 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Market Value.
Napa:	
Bank block (not including bank building)	\$35,000 00
Walker property, Napa (three lots)	1,200 00
Grigsby wine cellar and vineyard, including distillery and all machinery, cooperage, etc., with tools, wine, etc., east of Yountville	45,000 00
One lot in Calistoga	1,000 00
Fresno:	
960 acres of land	2,880 00
Total	\$85,080 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa	\$130,279 41	\$200,000 00
Lake	6,000 00	10,000 00
Contra Costa	13,750 00	18,000 00
Alameda	11,464 98	16,000 00
Maricopa County, Arizona	450 95	1,000 00
Totals	\$161,945 34	\$245,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
500 shares Napa Valley Wine Co. stock	\$50,000 00	\$50,000 00	\$48,000 00
118 shares St. Helena Water Co. stock	1,180 00	708 00	708 00
150 shares St. Helena Gas Co. stock	3,750 00	900 00	900 00
Totals	\$54,930 00	\$51,608 00	\$49,608 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
70 shares Bank of Napa stock	\$7,000 00	\$1,850 00	\$7,000 00
1 share Napa Building and Loan Association stock	150 00	125 00	150 00
100 shares Norton Tanning Co. stock	10,000 00	4,500 00	10,000 00
50 shares Hereford Cattle Co. stock	5,000 00	1,867 70	2,000 00
Totals	\$22,150 00	\$8,342 70	\$19,150 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Life insurance policy No. 151,984, Mutual Life Insurance Co., New York (Wilson)	\$3,810 98	\$5,000 00
Life insurance policy No. 149,943, Connecticut Mutual Life Insurance Co., paid-up policy (Burke)	823 82	1,266 00
Life insurance policy No. 40,135, Union Mutual Life Insurance Co., paid-up policy (Henry)	1,351 34	2,000 00
50 bales of woolen goods in warehouse of A. Hall, Napa	5,000 00	7,000 00
Totals	\$10,986 14	\$15,266 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Central National Bank of New York	\$214 99
Anglo-Californian Bank, San Francisco	7,230 03
Total	\$7,445 02

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Cash on hand	\$17,413 98	\$17,413 98
Bank building and fixtures	16,000 00	20,000 00
Wine (to be credited to real estate account, when sold) .....	.....	6,400 00
Totals	\$33,413 98	\$43,813 98

BANK COMMISSIONERS' EXAMINATION. (August 15, 1894.)

Resources.		Liabilities.	
Bank premises	\$15,100 00	Capital paid up	\$200,000 00
Other real estate	64,571 20	Reserve fund	39,407 00
Invested in stocks, bonds, and warrants	52,358 00	Due depositors	120,027 42
Loans and discounts	255,441 54	Due banks and bankers	43,000 00
Cash balances	13,008 75	Interest collected	2,788 92
Due from banks and bankers	4,450 43	Dividends unpaid	1,373 87
Furniture, fixtures, etc.	900 00		
Expenses, taxes, etc.	697 85		
Other assets	69 44		
Total resources	\$406,597 21	Total liabilities	\$406,597 21

BANK OF NATIONAL CITY. (Incorp. July 5, 1887.)

STATEMENT ON JANUARY 1ST.

W. C. KIMBALL, President.

C. B. WHITTESEY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$17,549 36	Capital paid in coin	\$30,000 00
Miscellaneous stocks	1,150 00	Profit and loss and contin-	
Loans on real estate	41,354 77	gent fund	12,157 00
Loans on stocks and bonds	6,000 00	Due depositors	62,736 39
Loans on other securities	6,179 80	Dividends unpaid	12 00
Loans on personal security and overdrafts	23,820 73	Other liabilities (re-discount)	5,000 00
Money on hand	5,631 55	State, county, or city money	2,780 47
Checks and other cash items	984 53		
Due from banks and bankers	9,635 67		
Furniture and fixtures	379 45		
Total resources	\$112,685 86	Total liabilities	\$112,685 86

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: W. C. Kimball, 600; G. W. Hale, 530; S. S. Johnston, 96; F. M. Kimball, 75; Peter Morse, 20; C. H. Sawyer, 85; C. B. Whittelsey, 139. Total number of shares held by the Directors is 1,545 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$17,549 36	\$17,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$28,954 77	\$79,450 00
Santa Clara	12,400 00	20,000 00
Totals	\$41,354 77	\$99,450 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
125 shares San Diego Land and Town Co. stock.	\$3,125 00	\$1,150 00	\$750 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
50 shares South St. Paul Syndicate stock.....	\$2,500 00	\$1,400 00	\$2,500 00
100 shares San Diego Land and Town Co. stock.	2,500 00	500 00	600 00
18 shares San Diego Land and Town Co. stock..	450 00	300 00	108 00
110 shares Bank of National City stock, with names.....	1,100 00	1,700 00	1,430 00
106 shares Bank of National City stock.....	1,060 00	2,000 00	1,378 00
50 shares San Diego Abstract and Title Insurance Co. stock	5,000 00		Nominal.
Jamacha Irrigation District bond.....	500 00	100 00	
Total.....	\$13,110 00	\$6,000 00	\$6,466 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Life insurance policy.....	\$44 80	\$900 00
Barn, cattle, mules, and wagons.....	700 00	1,000 00
Collateral bank deposit.....	5,000 00	5,000 00
Diamond ring and watch.....	85 00	150 00
Collateral mortgage.....	350 00	500 00
Totals	\$6,179 80	\$7,550 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Merchants National Bank, San Diego	\$977 51
First National Bank, San Diego	3,262 08
Bank of Commerce, San Diego.....	1,867 88
Consolidated National Bank, San Diego.....	146 93
Crocker-Woolworth National Bank, San Francisco.....	1,709 99
Pacific Bank, San Francisco.....	988 38
Merchants Exchange National Bank, New York	492 10
Kidder, Peabody & Co., Boston.....	138 30
Sundry bank collections.....	52 50
Total	\$9,635 67

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$17,549 36	Capital paid in coin	\$30,000 00
Miscellaneous stocks	1,150 00	Profit and loss and contingent fund	12,901 09
Loans on real estate	36,295 88	Due depositors	57,969 33
Loans on stocks	8,342 49	Dividends unpaid	12 00
Loans on other securities	6,289 42	Other liabilities (re-discount)	5,000 00
Loans on personal security and overdrafts	22,902 17	State, county, or city money	1,929 23
Money on hand	4,232 45		
Checks and other cash items	860 83		
Due from banks and bankers	7,950 40		
Furniture and fixtures	379 45		
Expenses	1,859 20		
Total resources	\$107,811 65	Total liabilities	\$107,811 65

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: W. C. Kimball, 700; Geo. W. Hale, 530; S. S. Johnston, 96; F. M. Kimball, 75; Peter Morse, 20; C. H. Sawyer, 85; C. B. Whittelsey, 139. The total number of shares held by the Directors is 1,645 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
San Diego	\$17,549 36	\$17,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$23,895 88	\$51,650 00
Santa Clara	12,400 00	20,000 00
Totals	\$36,295 88	\$71,650 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
125 shares San Diego Land and Town Co. stock	\$3,125 00	\$1,150 00	\$1,025 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
50 shares South St. Paul Syndicate stock	\$2,500 00	\$1,850 00	\$2,500 00
250 shares San Diego Land and Town Co. stock	6,250 00	1,892 49	2,250 00
100 shares San Diego Land and Town Co. stock	2,500 00	500 00	900 00
18 shares San Diego Land and Town Co. stock	450 00	300 00	162 00
10 shares Bank of National City stock	100 00	100 00	130 00
110 shares Bank of National City stock	1,100 00	1,700 00	1,430 00
106 shares Bank of National City stock	1,060 00		1,378 00
50 shares San Diego Abstract and Title Insurance Co. stock	5,000 00	2,000 00	Nominal.
Totals	\$18,960 00	\$8,342 49	\$8,750 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Collateral mortgage note	\$350 00	\$500 00
Collateral mortgage note	562 90	1,000 00
Hay, barn, and wagon	226 52	500 00
Diamond	50 00	100 00
Collateral note	100 00	800 00
Collateral bank certificate of deposit	5,000 00	5,000 00
Totals	\$6,289 42	\$7,900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Merchants National Bank, San Diego	\$954 46
First National Bank, San Diego	39 75
Bank of Commerce, San Diego	2,547 32
Consolidated National Bank, San Diego	146 93
Pacific Bank, San Francisco	933 19
Crocker-Woolworth National Bank, San Francisco	655 87
Kidder, Peabody & Co., Boston	1,413 58
Merchants Exchange National Bank, New York	1,259 30
Total	\$7,950 40

BANK COMMISSIONERS' EXAMINATION. (October 23, 1894.)

Resources.		Liabilities.	
Real estate	\$17,549 36	Capital paid up	\$30,000 00
Invested in stocks, bonds, and warrants	1,000 00	Due depositors	61,574 24
Loans and discounts	71,191 28	Interest collected	503 09
Cash balances	6,539 82	Rents, exchange, etc.	150 78
Due from banks and bankers	10,807 06	Dividends unpaid	12 00
Furniture, fixtures, etc.	379 45	Profit and loss	11,374 83
Expenses, taxes, etc.	1,147 97	Other liabilities	5,000 00
Total resources	\$108,614 94	Total liabilities	\$108,614 94

PEOPLE'S STATE BANK—NATIONAL CITY.
(Incorp. November, 1890.)

STATEMENT ON JANUARY 1ST.

HENRY SHAUBUT, President.

E. THELEN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$4,185 91	Capital paid in coin	\$17,300 00
Miscellaneous stocks	1,910 60	Reserve fund	678 34
Loans on real estate	13,073 07	Profit and loss and contingent fund	517 75
Loans on personal security and overdrafts	8,489 53	Due depositors	18,484 05
Money on hand	3,157 25	Other liabilities	5 10
Checks and other cash items ..	1,396 80		
Due from banks and bankers ..	4,524 71		
Taxes	247 37		
Total resources	\$36,985 24	Total liabilities	\$36,985 24

The amount of capital stock is \$50,000; amount subscribed is \$17,300; amount paid in coin is \$17,300. The total number of shares of stock issued is 173 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry Shaubut, 40; O. M. Barrett, 1; Rebecca Strahl, 65; F. H. Samborn, 1; E. Thelen, 30. Total number of shares held by the Directors is 137 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$4,185 91	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$13,073 07	\$2,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
National Building and Loan Association (Los Angeles) stock	\$740 60	\$740 60	\$740 60
San Diego Building and Loan Association stock	1,170 00	1,170 00	1,170 00
Totals	\$1,910 60	\$1,910 60	\$1,910 60

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Windom	\$208 67
Bank of California, San Francisco	784 81
Bank of Commerce, San Diego	437 19
Citizens Bank of Anaheim	125 27
Consolidated National Bank, San Diego	1,836 30
Merchants National Bank, San Diego	526 16
United States National Bank, New York	606 31
Total	\$4,524 71

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$4,216 11	Capital paid in coin	\$17,300 00
Miscellaneous bonds and stocks	2,287 80	Profit and loss and contingent fund	1,181 57
Loans on real estate	13,056 49	Due depositors	20,969 56
Loans on personal security and overdrafts	12,377 29	Due banks and bankers	73 33
Money on hand	3,132 47	Other liabilities	1,032 83
Due from banks and bankers	4,775 82		
Expenses	457 44		
Taxes	253 87		
Total resources	\$40,557 29	Total liabilities	\$40,557 29

The amount of capital stock is \$30,000; amount subscribed is \$17,300; amount paid in coin is \$17,300. The total number of shares of stock issued is 173 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry Shaubut, 40; O. M. Barrett, 1; Rebecca Strahl, 65; Fred H. Samborn, 1; E. Thelen, 30. Total number of shares held by the Directors is 137 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$4,216 11	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$13,056 49	\$26,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
J. P. Pearson	\$46 50
H. R. Wyman	414 00
Bank of Windom	864 00
First National Bank, Gainesville	863 97
Bank of California, San Francisco	234 71
Bank of Commerce, San Diego	38 19
Consolidated National Bank, San Diego	1,836 30
Merchants National Bank, San Diego	259 29
United States National Bank, New York	218 86
Total	<u>\$4,775 82</u>

BANK COMMISSIONERS' EXAMINATION. (October 23, 1894.)

Resources.		Liabilities.	
Real estate	\$4,185 91	Capital paid up	\$17,300 00
Invested in stocks, bonds, and warrants	1,846 60	Reserve fund	678 34
Loans and discounts	20,146 61	Due depositors	15,404 84
Cash balances	3,034 18	Interest collected	956 46
Due from banks and bankers	4,442 18	Profit and loss	36 22
Expenses, taxes, etc.	720 38		
Total resources	<u>\$34,375 86</u>	Total liabilities	<u>\$34,375 86</u>

CITIZENS BANK—NEVADA CITY. (Incorp. September 19, 1876.)

STATEMENT ON JANUARY 1ST.

E. M. PRESTON, President.

JNO. T. MORGAN, Cashier.

Resources.		Liabilities.	
Bank premises	\$5,000 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	2,800 00	Profit and loss and contingent fund	13,024 22
Miscellaneous bonds	59,050 00	Due depositors	151,512 99
County warrants	1,244 36	Dividends unpaid	1,427 98
Loans on real estate	20,375 00		
Loans on stocks	450 00		
Loans on other securities	4,735 00		
Loans on personal security and overdrafts	64,823 96		
Money on hand	27,513 09		
Checks and other cash items	450 00		
Due from banks and bankers	25,405 04		
Furniture and fixtures	2,000 00		
Other assets (gold bullion)	1,953 83		
Due from agency	164 91		
Total resources	<u>\$215,965 19</u>	Total liabilities	<u>\$215,965 19</u>

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Jno. T. Morgan, 913; E. M. Preston, 527½; D. E. Morgan, 107½; Lord Housman, 21½; Dr. R. M. Hunt, 4; Niles Searls, 3; Geo. M. Hughes, 1½. Total number of shares held by the Directors is 1,578 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Nevada	\$2,800 00	\$3,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Nevada	\$15,875 00	\$32,000 00
Placer	4,500 00	6,000 00
Totals	\$20,375 00	\$38,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Union Iron Works bonds	\$2,000 00	\$2,050 00	\$2,000 00
Contra Costa Water Co. bonds	5,000 00	5,000 00	5,000 00
Omnibus Cable Co. bonds	5,000 00	5,500 00	5,800 00
South Yuba Water Co. bonds	33,000 00	31,300 00	33,000 00
Grass Valley school bonds	5,000 00	5,100 00	5,100 00
Colfax school bonds	10,000 00	10,100 00	10,100 00
Totals	\$60,000 00	\$59,050 00	\$61,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Spring Valley Water Co. stock	\$1,000 00	\$350 00	\$975 00
Hibernia Building stock	100 00	100 00	100 00
Totals	\$1,100 00	\$450 00	\$1,075 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Gold bullion	\$2,365 00	\$2,380 00
Savings bank pass books	1,470 00	2,600 00
Paid-up life insurance	900 00	2,000 00
Totals	\$4,735 00	\$6,980 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco	\$2,618 25
National Bank of D. O. Mills & Co., Sacramento	810 11
National Bank of North America, New York	21,976 68
Total	\$25,405 04

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold bullion	\$1,953 83	\$1,975 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$5,000 00	Capital paid in coin.....	\$50,000 00
Real estate taken for debt....	2,800 00	Profit and loss and contin-	
Miscellaneous bonds and		gent fund.....	14,066 50
stocks.....	57,150 00	Due depositors.....	188,751 38
County warrants.....	2,483 67	Dividends unpaid.....	2,405 71
Loans on real estate.....	25,540 00	Other liabilities.....	1,095 03
Loans on stocks, bonds, and			
warrants.....	5,100 00		
Loans on other securities.....	42,497 36		
Money on hand.....	17,214 10		
Checks and other cash items..	104 00		
Due from banks and bankers..	73,878 01		
Furniture and fixtures.....	2,000 00		
Expenses.....	137 75		
Other assets.....	22,413 73		
Total resources.....	\$256,318 62	Total liabilities.....	\$256,318 62

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: John T. Morgan, 913; E. M. Preston, 527; D. E. Morgan, 107; Lord Housman, 21; Dr. R. M. Hunt, 4; Niles Searls, 2 $\frac{82}{100}$; George M. Hughes, 1 $\frac{53}{100}$. Total number of shares held by the Directors is 1,576 $\frac{35}{100}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Nevada.....	\$2,800 00	\$3,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Nevada.....	\$21,040 00	\$35,000 00
Placer.....	4,500 00	6,000 00
Totals.....	\$25,540 00	\$41,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Contra Costa Water Co. bonds.....	\$5,000 00	\$5,000 00	\$5,000 00
Omnibus Cable Co. bonds.....	5,000 00	5,500 00	5,800 00
South Yuba Water Co. bonds.....	33,000 00	31,300 00	33,000 00
Grass Valley school bonds.....	4,000 00	4,075 00	4,100 00
Colfax school bonds.....	10,000 00	10,100 00	10,100 00
Spring Valley Water Co. stock.....	1,000 00	1,175 00	1,180 00
Totals.....	\$58,000 00	\$57,150 00	\$59,180 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Gold bullion.....	\$400 00	\$500 00
Savings bank pass books.....	1,700 00	2,000 00
Chattel mortgages.....	3,000 00	5,000 00
Totals.....	\$5,100 00	\$7,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco.....	\$69,122 49
National Bank of D. O. Mills & Co., Sacramento.....	2,456 72
National Bank of North America, New York.....	2,298 80
Total.....	\$73,878 01

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold bullion	\$14,083 93	\$14,200 00
Due from Grass Valley agency	8,329 80	8,329 80
Totals	\$22,413 73	\$22,529 80

BANK COMMISSIONERS' EXAMINATION. (February 6, 1895.)

Resources.		Liabilities.	
Bank premises	\$5,000 00	Capital paid up	\$50,000 00
Other real estate	2,800 00	Due depositors	167,978 34
Invested in stocks, bonds, and warrants	58,479 61	Due banks and bankers	104 26
Loans and discounts	80,421 17	Interest collected	722 00
Cash balances	46,813 95	Rents, exchange, etc.	31 83
Due from banks and bankers	36,899 01	Dividends unpaid	711 62
Furniture, fixtures, etc.	2,000 00	Profit and loss	13,633 54
Expenses, taxes, etc.	54 65		
Other assets (bullion)	713 20		
Total resources	\$233,181 59	Total liabilities	\$233,181 59

BANK OF OAKDALE. (Incorp. January 18, 1888.)

STATEMENT ON JANUARY 1ST.

J. HASLACHER, President.

LOUIS KAHN, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$20,995 00	Capital paid in coin	\$42,690 00
Loans on stocks and bonds	5,900 00	Reserve fund	2,063 00
Loans on grain	500 00	Profit and loss and contin-	
Loans on personal security and overdrafts	94,822 00	gent fund	37,656 48
Money on hand	4,401 75	Due depositors	65,426 82
Due from banks and bankers	20,228 62		
Furniture and fixtures	988 93		
Total resources	\$147,836 30	Total liabilities	\$147,836 30

The amount of capital stock is \$150,000; amount subscribed is \$142,300; amount paid in coin is \$42,690. The total number of shares of stock issued is 1,423 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Haslacher, 220; Louis Kahn, 120; J. D. Bentley, 52; R. H. Bentley, 39; Thos. B. Dorsey, 5; J. C. Laughlin, 5; Chas. E. Welch, 10; N. S. Harrold, 50; R. R. Snedigar, 5. Total number of shares held by the Directors is 506 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Stanislaus	\$20,995 00	\$53,500 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
5 shares Bank of Oakdale stock	\$500 00	\$150 00	\$275 00
10 shares Bank of Oakdale stock	1,000 00	200 00	550 00
34 shares Modesto Bank stock	3,400 00	2,150 00	5,500 00
30 shares Stanislaus Warehouse Co. stock	3,000 00	2,500 00	3,000 00
1 United States 4 per cent bond	1,000 00	900 00	1,150 00
Totals	\$8,900 00	\$5,900 00	\$10,475 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
1,506 sacks wheat, weighing 223,100 pounds	\$500 00	\$1,785 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$11,316 09
Farmers and Merchants Bank, Stockton	808 26
First National Bank, Stockton	7,764 21
First National Bank, Modesto	340 06
Total	\$20,228 62

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Miscellaneous stocks	\$825 00	Capital paid in coin	\$42,690 00
Loans on real estate	15,995 00	Reserve fund	2,063 00
Loans on stocks and bonds	5,550 00	Profit and loss and contin-	
Loans on personal security		gent fund	38,286 48
and overdrafts	97,037 01	Due depositors	50,221 66
Money on hand	2,214 73	Dividends unpaid	469 80
Due from banks and bankers	15,484 98	State, county, or city money	4,600 00
Furniture and fixtures	988 93		
Expenses	235 29		
Total resources	\$138,330 94	Total liabilities	\$138,330 94

The amount of capital stock is \$150,000; amount subscribed is \$142,300; amount paid in coin is \$42,690. The total number of shares of stock issued is 1,423 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Haslacher, 220; Louis Kahn, 120; J. D. Bentley, 52; R. H. Bentley, 39; Thomas B. Dorsey, 5; J. C. Laughlin, 5; Chas. E. Welch, 10; N. S. Harrold, 50; R. R. Snedigar, 5. Total number of shares held by the Directors is 506 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Stanislaus	\$15,995 00	\$33,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
15 shares Bank of Oakdale stock	\$1,500 00	\$825 00	\$900 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
1 United States 4 per cent bond	\$1,000 00	\$900 00	\$1,150 00
34 shares Modesto Bank stock	3,400 00	2,150 00	5,500 00
30 shares Stanislaus Warehouse Co. stock	3,000 00	2,500 00	3,000 00
Totals	\$7,400 00	\$5,550 00	\$9,650 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank, Stockton.....	\$373 04
London, Paris, and American Bank, San Francisco.....	6,019 66
First National Bank, Stockton.....	8,644 08
First National Bank, Modesto.....	81 20
Commercial Savings Bank, Merced.....	367 00
Total	\$15,484 98

BANK COMMISSIONERS' EXAMINATION. (May 14, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$825 00	Capital paid up.....	\$42,690 00
Loans and discounts.....	120,858 95	Reserve fund.....	38,438 78
Cash balances.....	4,259 60	Due depositors.....	43,871 73
Due from banks and bankers.....	20,267 25	Due banks and bankers.....	15,441 78
Furniture, fixtures, etc.....	988 93	Rents, exchange, etc.....	53 00
Expenses, taxes, etc.....	203 54	Dividends unpaid.....	469 80
		Profit and loss.....	1,838 18
		State, county, or city money.....	4,600 00
Total resources	\$147,403 27	Total liabilities	\$147,403 27

CALIFORNIA BANK—OAKLAND. (Incorp. August, 1887.)

STATEMENT ON JANUARY 1ST.

J. GREENHOOD, President.

FRANK H. BROOKS, Cashier.

Resources.		Liabilities.	
County warrants.....	\$10,442 29	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	20,418 88	Profit and loss and contin-	
Loans on stocks.....	60,461 40	gent fund.....	12,988 80
Loans on personal security		Due depositors.....	71,377 53
and overdrafts.....	132,020 24	Due banks and bankers.....	25,000 00
Money on hand.....	27,131 45	Other liabilities.....	269 25
Checks and other cash items..	8,973 43	State, county, or city money.....	73,024 54
Due from banks and bankers..	17,581 29		
Furniture and fixtures.....	5,467 40		
Other assets.....	163 74		
Total resources	\$282,660 12	Total liabilities	\$282,660 12

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Greenhood, 166; S. M. Babbitt, 77; A. C. Henry, 140; J. W. Phillips, 75; Charles Jurgens, 40; V. H. Metcalf, 15; Anson Barstow, 25. Total number of shares held by the Directors is 538 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$15,218 88	\$30,750 00
San Diego	3,000 00	3,000 00
Tulare	2,200 00	4,800 00
Totals	\$20,418 88	\$38,550 00

AMOUNT INVESTED IN WARRANTS.

	Amt. Invested.	Market Value.
Alameda County warrants	\$10,442 29	\$10,442 29

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.	Market Value.
Miscellaneous building and loan and corporation stocks	\$60,461 40	\$72,090 05

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Merchants National Bank, Chicago	\$603 29
American Exchange National Bank, New York	141 89
Bank of California, San Francisco	1,265 49
Sather Banking Co., San Francisco	15,570 62
Total	\$17,581 29

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
County warrants	\$4,824 10	Capital paid in coin	\$100,000 00
Loans on real estate	11,679 01	Profit and loss and contin-	
Loans on stocks	63,827 76	gent fund	7,424 13
Loans on personal security and		Due depositors	99,352 81
overdrafts	136,153 73	Due banks and bankers	25,000 00
Money on hand	18,703 15	Dividends unpaid	20 00
Checks and other cash items	328 06	Other liabilities	8,253 11
Due from banks and bankers	50,210 07	State, county, or city money	58,909 87
Furniture and fixtures	5,467 40		
Expenses	3,770 42		
Taxes	40 00		
Other assets	3,956 22		
Total resources	\$298,959 92	Total liabilities	\$298,959 92

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Greenhood, 166; S. M. Babbitt, 77; V. H. Metcalf, 165; J. W. Phillips, 75; Charles Jurgens, 40; Anson Barstow, 25; C. L. Maxwell, 30; W. W. Whitman, 10. Total number of shares held by the Directors is 588 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$6,479 01	\$16,050 00
San Diego	3,000 00	3,000 00
Tulare	2,200 00	4,800 00
Totals	\$11,679 01	\$23,850 00

AMOUNT INVESTED IN WARRANTS.

	Amt. Invested.	Market Value.
County warrants	\$4,824 10	\$4,824 10

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.	Market Value.
Miscellaneous building and loan associations and corporation		
stocks	\$63,827 76	\$87,848 55

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Merchants National Bank, Chicago	\$3,642 47
American Exchange National Bank, New York	3,599 21
Bank of California, San Francisco	5,497 74
Sather Banking Co., San Francisco	36,010 06
Interior banks	1,460 59
Total	\$50,210 07

BANK COMMISSIONERS' EXAMINATION. (November 21, 1894.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$25,760 43	Capital paid up	\$100,000 00
Loans and discounts	217,106 22	Due depositors	135,313 04
Cash balances	36,157 15	Public money	29,209 60
Due from banks and bankers	10,681 83	Due banks and bankers	15,000 00
Furniture, fixtures, etc.	5,760 15	Interest collected	7,130 88
Expenses, taxes, etc.	3,000 26	Rents, exchange, etc.	119 78
		Profit and loss	11,423 49
		Other liabilities	269 25
Total resources	\$298,466 04	Total liabilities	\$298,466 04

CITIZENS BANK OF ONTARIO. (Incorp. March, 1890.)

STATEMENT ON JANUARY 1ST.

J. P. ROBERTSON, President.

M. V. McQUIGG, Cashier.

Resources.		Liabilities.	
Bank premises	\$7,800 00	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	1,250 00	Reserve fund	5,000 00
Loans on real estate	42,010 00	Profit and loss and contingent fund	214 11
Loans on stocks and bonds	2,262 00	Due depositors	115,834 28
Loans on personal security and overdrafts	91,565 79	Dividends unpaid	2,500 00
Money on hand	8,258 31	State, county, or city money	19,500 00
Due from banks and bankers	39,252 29		
Furniture and fixtures	650 00		
Total resources	\$193,048 39	Total liabilities	\$193,048 39

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George S. Barrett, 5; A. P. Harwood, 5; James L. Paul, 16; J. P. Robertson, 47; Samuel McKinley, 1. Total number of shares held by the Directors is 74 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$10,000 00	\$15,000 00
San Bernardino	32,010 00	65,500 00
Totals	\$42,010 00	\$80,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
10 shares Orange Growers Bank of Riverside stock	\$250 00	\$250 00	\$250 00
Pomona Orange Belt Irrigation District bonds.....	1,000 00	1,000 00	1,000 00
Totals	\$1,250 00	\$1,250 00	\$1,250 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
San Antonio Water Co. stock	\$1,600 00	\$1,200 00	\$1,200 00
San Jacinto and Pleasant Valley Irrigation District bonds.....	1,250 00	1,062 00	1,125 00
Totals	\$2,850 00	\$2,262 00	\$2,325 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Citizens Bank, Los Angeles	\$26,281 43
Crocker-Woolworth National Bank, San Francisco.....	118 14
Hanover National Bank, New York	11,379 52
First National Bank, Pomona.....	262 33
American Trust and Savings Bank, Chicago	1,210 87
Total	\$39,252 29

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$23,088 10	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	1,250 00	Reserve fund	5,000 00
Loans on real estate	39,090 00	Profit and loss and contingent fund.....	3,368 50
Loans on stocks and bonds.....	2,500 00	Due depositors.....	127,802 53
Loans on personal security and overdrafts	96,803 08	State, county, or city money.....	23,379 22
Money on hand	5,113 00		
Checks and other cash items.....	525 09		
Due from banks and bankers.....	37,639 20		
Furniture and fixtures	550 00		
Expenses	2,991 78		
Total resources	\$209,550 25	Total liabilities	\$209,550 25

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows : J. P. Robertson, 42; James L. Paul, 16; G. S. Barrett, 5; Samuel McKinley, 1; A. P. Harwood, 5. Total number of shares held by the Directors is 69 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$10,000 00	\$13,000 00
San Bernardino	29,090 00	62,000 00
Totals	\$39,090 00	\$75,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Orange Growers Bank of Riverside stock	\$250 00	\$250 00	\$250 00
Pomona Orange Belt Irrigation District bonds.....	1,000 00	1,000 00	1,000 00
Totals	\$1,250 00	\$1,250 00	\$1,250 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
San Jacinto and Pleasant Valley Irrigation District bonds	\$1,250 00	\$1,060 00	\$1,250 00
San Antonio Water Co. stock	1,500 00	1,200 00	1,200 00
Bellevue Cemetery Association of Ontario stock	1,920 00	240 00	480 00
Totals	\$4,670 00	\$2,500 00	\$2,930 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Citizens Bank, Los Angeles	\$8,381 22
Bank of California, San Francisco	1,934 87
Hanover National Bank, New York	8,985 35
American Trust Savings Bank, Chicago	11,144 61
First National Bank, Pomona	7,193 15
Total	\$37,639 20

BANK COMMISSIONERS' EXAMINATION. (March 13, 1895.)

Resources.		Liabilities.	
Bank premises	\$13,474 50	Capital paid up	\$50,000 00
Invested in stocks, bonds, and warrants	250 00	Reserve fund	5,000 00
Loans and discounts	144,442 58	Due depositors	127,663 79
Cash balances	5,786 08	Due banks and bankers	910 05
Due from banks and bankers	18,975 06	Interest collected	697 86
Furniture, fixtures, etc.	550 00	Dividends unpaid	100 00
Expenses, taxes, etc.	893 48		
Total resources	\$184,371 70	Total liabilities	\$184,371 70

ONTARIO STATE BANK. (Incorp. August 6, 1887.)

STATEMENT ON JANUARY 1ST.

G. T. STAMM, President.

FRED B. STAMM, Secretary.

Resources.		Liabilities.	
Real estate taken for debt	\$18,123 89	Capital paid in coin	\$44,500 00
Miscellaneous stocks	1,375 00	Profit and loss and contingent fund	2,721 18
County warrants	8 00	Due depositors	30,145 92
Loans on stocks, etc.	35,345 00	State, county, or city money	6,339 03
Loans on personal security and overdrafts	17,143 14		
Money on hand	5,499 94		
Due from banks and bankers	3,746 52		
Furniture and fixtures	2,464 64		
Total resources	\$83,706 13	Total liabilities	\$83,706 13

The amount of capital stock is \$50,000; amount subscribed is \$44,500; amount paid in coin is \$44,500. The total number of shares of stock issued is 445 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Lyman Stewart, 88; O. S. Picher, 50; Charles Frankish, 75; G. T. Stamm, 70; H. L. Macneil, 31½; George C. Hagar, 10; Fred B. Stamm, 34. Total number of shares held by the Directors 353½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$18,123 89	\$18,123 89

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
San Antonio Water Co. stock	\$1,375 00	\$1,375 00

AMOUNT LOANED ON STOCKS, ETC.

	Par Value.	Amt. Loaned.	Market Value.
San Antonio Water Co. certificates	\$28,000 00	\$7,000 00	\$28,000 00
San Antonio Water Co. stock	3,000 00	1,010 00	3,000 00
Portland Cement Co. stock	1,000 00	500 00	1,000 00
Hardison-Stewart Oil Co. stock	10,000 00	5,500 00	10,000 00
Ontario Land and Improvement Co. stock	75,000 00	17,510 00	37,500 00
Ontario State Bank stock	4,500 00	3,500 00	4,500 00
Workman Land and Building Association stock	2,100 00	100 00	1,050 00
Inter-State Savings and Loan Association stock	1,000 00	225 00	500 00
Totals	\$124,600 00	\$35,345 00	\$85,550 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank, San Francisco	\$541 12
Kountze Brothers, New York	1,545 57
Farmers and Merchants Bank, Los Angeles	1,571 45
First National Bank, Pomona	41 79
San Bernardino National Bank, San Bernardino	46 59
Totals	\$3,746 52

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$18,123 89	Capital paid in coin	\$44,500 00
Miscellaneous stocks	1,375 00	Due depositors	50,801 12
Loans on real estate	250 00	Due banks and bankers	333 71
Loans on stocks, bonds, and warrants	22,325 37	State, county, or city money	5,748 56
Loans on personal security and overdrafts	35,301 47		
Money on hand	3,624 37		
Due from banks and bankers	16,852 33		
Furniture and fixtures	2,464 64		
Expenses	993 17		
Taxes	73 15		
Total resources	\$101,383 39	Total liabilities	\$101,383 39

The amount of capital stock is \$50,000; amount subscribed is \$44,500; amount paid in coin is \$44,500. The total number of shares of stock issued is 445 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Lyman Stewart, 88; O. S. Picher, 50; Chas. Frankish, 75; G. T. Stamm, 70; H. L. Macneil, 31½; Geo. C. Hagar, 10; Fred B. Stamm, 34. Total number of shares held by the Directors is 358½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$18,123 89	\$18,123 89

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	\$250 00	\$1,000 00

AMOUNT INVESTED IN STOCKS.

Amt. Invested. Market Value.

San Antonio Water Co. stock.....	\$1,375 00	\$1,375 00
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AMOUNT LOANED ON STOCKS, ETC.

Par Value. Amt. Loaned. Market Value.

San Antonio Water Co. stock	\$1,000 00	\$1,000 00	\$1,000 00
Portland Cement Co. stock.....	1,000 00	500 00	1,000 00
Hardison-Stewart Oil Co. stock.....	10,000 00	5,500 00	10,000 00
Ontario Land and Improvement Co. stock.....	20,000 00	10,500 00	10,000 00
Ontario State Bank stock	3,500 00		3,500 00
Ontario State Bank stock	1,000 00	1,090 00	1,000 00
Workman Land and Building Association stock	2,100 00	100 00	1,050 00
San Antonio Water Co. certificates.....		3,635 37	3,635 37
Totals.....	\$38,600 00	\$22,325 37	\$31,185 37

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Amount.

Nevada Bank, San Francisco.....	\$1,762 42
Kountze Brothers, New York.....	7,779 14
Farmers and Merchants Bank, Los Angeles	7,146 50
First National Bank, Pomona.....	164 27
Total	\$16,852 33

BANK COMMISSIONERS' EXAMINATION. (March 13, 1895.)

Resources.		Liabilities.	
Real estate	\$18,123 89	Capital paid up.....	\$44,500 00
Invested in stocks, bonds, and warrants	1,375 00	Due depositors	48,334 96
Loans and discounts.....	48,209 76	Due banks and bankers.....	159 86
Cash balances	5,958 09	State, county, or city money.....	6,308 41
Due from banks and bankers.....	22,900 30		
Furniture, fixtures, etc.....	2,464 64		
Expenses, taxes, etc.....	271 55		
Total resources	\$99,303 23	Total liabilities	\$99,303 23

BANK OF ORANGE. (Incorp. November 29, 1886.)

STATEMENT ON JANUARY 1ST.

N. PALMER, President.

G. J. MOSBAUGH, Cashier.

Resources.		Liabilities.	
Bank premises	\$10,000 00	Capital paid in coin	\$25,000 00
Real estate taken for debt	10,489 00	Reserve fund	5,000 00
County warrants.....	70 00	Profit and loss and contin- gent fund.....	4,299 16
Loans on real estate	34,627 95	Due depositors.....	63,002 31
Loans on personal security and overdrafts.....	22,470 60	State, county, or city money.....	944 97
Money on hand.....	2,928 88		
Checks and other cash items ..	15 00		
Due from banks and bankers.....	15,645 01		
Furniture and fixtures.....	2,000 00		
Total resources	\$98,246 44	Total liabilities	\$98,246 44

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 22; D. Halladay, 10; Jesse H. Arnold, 12; D. C. Pixley, 13½; E. A. Thelan, 10; B. G. Balcom, 14; G. J. Mosbaugh, 10. Total number of shares held by the Directors is 90½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange	\$10,489 00	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	\$32,022 95	\$60,000 00
Riverside	2,300 00	3,000 00
Los Angeles	305 00	2,000 00
Totals	\$34,627 95	\$65,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Orange County school warrant	\$70 00	\$70 00	\$70 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Citizens Bank, Los Angeles	\$2,227 90
First National Bank, Los Angeles	1,552 95
First National Bank, New York	5,845 08
Bank of California, San Francisco	2,840 49
Commercial Bank, Santa Ana	3,178 59
Total	\$15,645 01

STATEMENT ON JUNE 17TH.

N. PALMER, President.

J. R. PORTER, Cashier.

Resources.		Liabilities.	
Bank premises	\$10,000 00	Capital paid in coin	\$25,000 00
Real estate taken for debt	10,429 00	Reserve fund	5,000 00
County warrants	510 75	Profit and loss and contin-	
Loans on real estate	33,380 80	gent fund	6,948 32
Loans on personal security		Due depositors	84,275 54
and overdrafts	21,873 93	State, county, or city money ..	206 53
Money on hand	1,990 71		
Checks and other cash items ..	29 00		
Due from banks and bankers ..	39,850 05		
Furniture and fixtures	2,000 00		
Expenses	1,227 13		
Taxes	139 02		
Total resources	\$121,430 39	Total liabilities	\$121,430 39

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 22; D. Halladay, 10; Jesse H. Arnold, 12; D. C. Pixley, 13½; E. A. Thelan, 10; B. G. Balcom, 14; G. J. Mosbaugh, 10. Total number of shares held by the Directors is 90½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange	\$10,429 00	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	\$33,130 80	\$60,000 00
Los Angeles	250 00	2,000 00
Totals	\$33,380 80	\$62,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.
Orange County school warrants	\$510 75

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Citizens Bank, Los Angeles	\$10,522 53
First National Bank, Los Angeles	2,123 32
First National Bank, New York	9,542 45
Bank of California, San Francisco	8,563 68
Commercial Bank, Santa Ana	9,098 07
Total	\$39,850 05

BANK COMMISSIONERS' EXAMINATION. (October 13, 1894.)

Resources.		Liabilities.	
Bank premises	\$10,000 00	Capital paid up	\$25,000 00
Other real estate	10,680 00	Reserve fund	5,000 00
Invested in stocks, bonds, and warrants	319 34	Due depositors	72,665 45
Loans and discounts	54,722 83	Interest collected	1,272 57
Cash balances	3,631 83	Rents, exchange, etc.	324 08
Due from banks and bankers ..	26,488 91	Profit and loss	4,257 03
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	676 22		
Total resources	\$108,519 13	Total liabilities	\$108,519 13

BANK OF ORLAND. (Incorp. March 29, 1887.)

STATEMENT ON JANUARY 1ST.

L. SCEARCE, President.

W. L. MECUM, Cashier.

Resources.		Liabilities.	
Bank premises	\$10,618 21	Capital paid in coin	\$50,000 00
Real estate taken for debt	7,277 41	Profit and loss and contin- gent fund	858 87
Loans on real estate	21,160 00	Due depositors	33,089 05
Loans on other securities (grain)	8,100 40	Due banks and bankers	51,152 13
Loans on personal security and overdrafts	80,853 27		
Money on hand	3,977 82		
Checks and other cash items ..	1,764 37		
Due from American Exchange National Bank, New York ..	131 73		
Furniture and fixtures	1,216 84		
Total resources	\$135,100 05	Total liabilities	\$135,100 05

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Searce, 400; H. W. C. Nelson, 400; W. R. Hall, 100; R. B. Murdock, 70; G. W. Murdoch, 30. Total number of shares held by the Directors is 1,000 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Glenn	\$7,277 41	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Glenn	\$21,160 00	\$43,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
3,000 acres summer-fallowed wheat	\$6,000 00	\$20,000 00
Three-fourths interest in 680 acres, and one-half interest in 320 acres summer-fallowed wheat	1,803 46	4,000 00
Whole interest in 160 acres summer-fallowed wheat	103 19	600 00
Three-fourths interest in 240 acres summer-fallowed barley ..	193 75	600 00
Totals	\$8,100 40	\$25,200 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$10,618 21	Capital paid in coin	\$50,000 00
Real estate taken for debt	7,277 41	Due depositors	30,490 12
Loans on real estate	21,160 00	Due banks and bankers	47,165 82
Loans on other securities (grain, etc.)	45,861 48	Interest collected	5,424 52
Loans on personal security and overdrafts	50,164 98	Other liabilities	13,296 60
Money on hand	5,496 20	Rent account	115 90
Checks and other cash items ..	1,384 50		
Due from American Exchange National Bank, New York ..	220 44		
Furniture and fixtures	1,216 84		
Expenses	2,964 50		
Other assets	128 40		
Total resources	\$146,492 96	Total liabilities	\$146,492 96

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Searce, 400; H. W. C. Nelson, 400; R. B. Murdock, 70; G. W. Murdoch, 30; W. R. Hall, 100. Total number of shares held by the Directors is 1,000 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Glenn	\$7,277 41	\$9,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Glenn	\$21,160 00	\$39,100 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Crop mortgage on 5,000 acres grain in Glenn County.....	\$39,023 09	\$40,000 00
Crop mortgage on 240 acres grain in Glenn County.....	193 75	1,000 00
Crop mortgage on 800 acres grain in Glenn County.....	1,803 46	6,000 00
Crop mortgage on 160 acres grain in Glenn County.....	352 04	600 00
Crop mortgage on 40 acres grain in Tehama County.....	103 19	200 00
Chattel mortgage on 4,000 sheep and the increase.....	4,385 95	5,000 00
Totals.....	\$45,861 48	\$52,800 00

BANK COMMISSIONERS' EXAMINATION. (January 8, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$10,618 21	Capital paid up.....	\$50,000 00
Other real estate.....	7,277 41	Due depositors.....	32,812 24
Loans and discounts.....	110,005 78	Due banks and bankers.....	51,691 95
Cash balances.....	6,073 74	Interest collected.....	74 00
Due from banks and bankers.....	245 08	Profit and loss.....	858 87
Furniture, fixtures, etc.....	1,216 84		
Total resources.....	\$135,437 06	Total liabilities.....	\$135,437 06

BANK OF OROVILLE. (Incorp. June 28, 1892.)

STATEMENT ON JANUARY 1ST.

J. M. WARD, President.

C. H. SCHIVELEY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$1,741 53	Capital paid in coin.....	\$50,000 00
Miscellaneous bonds and stocks.....	34,557 57	Profit and loss and contingent fund.....	1,055 65
County warrants.....	2,566 54	Due depositors.....	52,908 14
Loans on real estate.....	18,363 85	Due banks and bankers.....	608 62
Loans on personal security and overdrafts.....	40,192 18	Dividends unpaid.....	4,000 00
Money on hand.....	18,614 00	State, county, or city money.....	17,275 46
Due from banks and bankers.....	6,631 25		
Furniture and fixtures.....	2,538 86		
Other assets.....	642 09		
Total resources.....	\$125,847 87	Total liabilities.....	\$125,847 87

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 670; J. M. Ward, 50; N. Goldstein, 50; Charles St. Sure, 25; C. H. Schiveley, 5. Total number of shares held by the Directors is 800 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$541 53	\$600 00
Placer.....	1,200 00	1,200 00
Totals.....	\$1,741 53	\$1,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte.....	\$18,363 85	\$50,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Spring Valley water bonds, 6 per cent	\$10,000 00	\$12,962 50	\$11,950 00
Oroville Gas, Electric Light, and Power Co. stock	14,000 00	7,000 00	7,700 00
San Francisco gas stock.....	13,300 00	9,650 57	9,650 57
Oakland gas stock.....	5,750 00	4,944 50	4,944 50
Totals	\$43,050 00	\$34,557 57	\$34,245 07

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$6,233 52
Laidlaw & Co., New York	397 73
Total	\$6,631 25

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold dust	\$497 09	\$497 09
Collections in transit.....	145 00	145 00
Totals	\$642 09	\$642 09

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$2,991 53	Capital paid in coin	\$50,000 00
Miscellaneous stocks and bonds	41,988 82	Profit and loss and contingent fund	5,853 25
County warrants	111 45	Due depositors.....	46,641 04
Loans on real estate	16,310 19	Due banks and bankers.....	1,694 80
Loans on personal security and overdrafts	37,307 57	Dividends unpaid.....	40 00
Money on hand.....	7,599 30	Other liabilities	42 00
Checks and other cash items.....	80 00	State, county, or city money	12,292 00
Due from banks and bankers.....	4,669 63		
Furniture and fixtures	2,538 86		
Expenses	1,827 21		
Taxes	118 14		
Other assets (gold dust).....	1,020 39		
Total resources	\$116,563 09	Total liabilities	\$116,563 09

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 670; J. M. Ward, 50; N. Goldstein, 100; Chas. St. Sure, 25; C. H. Schiveley, 5. Total number of shares held by the Directors is 850 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Placer	\$1,000 00	\$1,500 00
Butte	1,991 53	3,000 00
Totals	\$2,991 53	\$4,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte.....	\$16,310 19	\$48,900 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
5 Spring Valley water bonds, 6 per cent.....	\$10,000 00	\$6,850 00	\$6,150 00
140 shares Oroville Gas, Electric Light, and Power Co. stock.....	14,000 00	7,000 00	7,500 00
133 shares San Francisco gas stock.....	13,300 00	9,650 57	9,650 00
170 shares Oakland gas stock.....	17,000 00	7,488 25	7,488 00
100 shares Buffalo Brewing Co. (Sacramento) stock.....	10,000 00	11,000 00	11,000 00
Totals.....	\$64,300 00	\$41,988 82	\$41,788 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco.....	\$1,346 63
National Bank of D. O. Mills & Co., Sacramento.....	3,323 00
Total.....	\$4,669 63

BANK COMMISSIONERS' EXAMINATION. (May 6, 1895.)

Resources.		Liabilities.	
Real estate.....	\$2,991 53	Capital paid up.....	\$50,000 00
Invested in stocks, bonds, and warrants.....	47,630 51	Due depositors.....	66,194 18
Loans and discounts.....	54,532 80	Due banks and bankers.....	169 22
Cash balances.....	18,519 19	Interest collected.....	3,794 91
Due from banks and bankers.....	2,560 79	Rents, exchange, etc.....	209 38
Furniture, fixtures, etc.....	2,538 86	Dividends unpaid.....	80 00
Expenses, taxes, etc.....	1,631 80	Profit and loss.....	1,055 65
Other assets (gold dust).....	1,530 65	Other liabilities.....	22 00
Total resources.....	\$131,936 13	State, county, or city money.....	10,410 79
		Total liabilities.....	\$131,936 13

BANK OF RIDEOUT, SMITH & CO.—OROVILLE.
(Incorp. May 31, 1888.)

STATEMENT ON JANUARY 1ST.

N. D. RIDEOUT, President.

E. W. Fogg, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$9,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	28,118 54	Profit and loss and contin- gent fund.....	14,300 39
County warrants and scrip.....	4,098 44	Due depositors.....	150,055 59
Loans on real estate.....	63,442 56	Dividends unpaid.....	3,000 00
Loans on stocks.....	26,754 84	State, county, or city money..	62,029 65
Loans on personal security and overdrafts.....	69,426 90		
Money on hand.....	22,466 70		
Checks and other cash items..	187 46		
Due from banks and bankers..	100,865 63		
Furniture and fixtures.....	3,000 00		
Other assets.....	2,024 56		
Total resources.....	\$329,385 63	Total liabilities.....	\$329,385 63

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$33 33¼.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 1,575; D. N. Friesleben, 530; John C. Gray, 50; M. Reyman, 50; James C. Gray, 50; Norman Rideout, 355; E. W. Fogg, 50. Total number of shares held by the Directors is 2,660 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$28,118 54	\$38,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte.....	\$63,442 56	\$106,905 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
1,999 shares Oroville Water Co. stock.....	\$19,990 00	\$10,895 68	\$16,000 00
100 shares Oroville Citrus Association stock....	1,000 00	1,000 00	1,500 00
568 shares Merrimac Land and Lumber Co. stock	56,800 00	14,859 16	23,720 00
Totals.....	\$77,790 00	\$26,754 84	\$41,220 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$28,142 21
The Rideout Bank, Marysville.....	72,723 42
Total.....	\$100,865 63

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Invested in private telephone line	\$643 48
Invested in gold dust	1,381 08
Total.....	\$2,024 56

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$9,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	27,599 55	Profit and loss and contin-	
Miscellaneous stocks	17,863 92	gent fund	14,300 39
County warrants and scrip	648 33	Due depositors	137,465 19
Loans on real estate	63,050 28	Other liabilities (interest and	
Loans on stocks	12,777 39	exchange)	5,363 14
Loans on personal security		State, county, or city money..	50,307 78
and overdrafts	63,178 81		
Money on hand	13,302 50		
Checks and other cash items ..	337 33		
Due from banks and bankers ..	92,709 14		
Furniture and fixtures	3,000 00		
Expenses	3,218 06		
Other assets	751 19		
Total resources	\$307,436 50	Total liabilities	\$307,436 50

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$33 33¼.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 1,575; D. N. Friesleben, 530; John C. Gray, 50; M. Reyman, 50; James C. Gray, 50; Norman Rideout, 355; E. W. Fogg, 50. Total number of shares held by the Directors is 2,660 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	\$27,599 55	\$38,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	\$63,050 28	\$137,955 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
480 shares Merrimac Land and Lumber Co. stock	\$48,000 00	\$17,863 92	\$19,200 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
100 shares Oroville Citrus Association stock	\$1,000 00	\$1,000 00	\$1,500 00
1,999 shares Oroville Water Co. stock	19,990 00	11,777 39	16,000 00
Totals	\$20,990 00	\$12,777 39	\$17,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$19,873 16
The Rideout Bank, Marysville	72,835 98
Total	\$92,709 14

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Telephone line (Marysville to Oroville)	\$643 48
Gold dust	107 71
Total	\$751 19

BANK COMMISSIONERS' EXAMINATION. (May 6, 1895.)

Resources.		Liabilities.	
Bank premises	\$9,000 00	Capital paid up	\$100,000 00
Other real estate	27,568 55	Due depositors	143,838 43
Invested in stocks, bonds, and warrants	21,030 56	Interest collected	4,369 96
Loans and discounts	144,376 12	Rents, exchange, etc.	52 07
Cash balances	24,473 60	Profit and loss	14,300 39
Due from banks and bankers ..	96,638 55	State, county, or city money.	66,865 52
Furniture, fixtures, etc.	3,000 00		
Expenses, taxes, etc.	2,554 96		
Other assets	784 03		
Total resources	\$329,426 37	Total liabilities	\$329,426 37

BANK OF PALO ALTO. (Incorp. Oct. 18, 1892.)

STATEMENT ON JANUARY 1ST.

B. PARKINSON, President.

G. R. PARKINSON, Cashier.

Resources.		Liabilities.	
Bank premises	\$4,605 93	Capital paid in coin	\$20,000 00
Loans on real estate	15,050 00	Profit and loss and contin-	
Loans on other securities	1,400 00	gent fund	710 70
Loans on personal security		Due depositors	28,789 48
and overdrafts	18,292 82	Due Town of Palo Alto	1,569 31
Money on hand	4,217 43		
Due from banks and bankers ..	6,348 29		
Furniture and fixtures	1,155 02		
Total resources	\$51,069 49	Total liabilities	\$51,069 49

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: B. Parkinson, 377; Joseph Hutchinson, 50; Charles D. Marx, 10; G. R. Parkinson, 10; E. A. Ross, 10. Total number of shares held by the Directors is 457 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$15,050 00	\$38,400 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Money loaned Palo Alto Mutual Building and Loan Association, for which we hold notes of said corporation and mortgages on real estate as collateral	\$1,400 00	\$10,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Tallant Banking Co., San Francisco	\$2,039 65
Hanover National Bank, New York	4,124 87
Garden City Bank and Trust Co., San José	183 77
Total	\$6,348 29

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bánk premises	\$4,605 93	Capital paid in coin	\$20,000 00
Loans on real estate	16,012 30	Reserve fund	710 70
Loans on personal security		Profit and loss and contin-	
and overdrafts	24,357 51	gent fund	1,375 70
Money on hand	4,471 43	Due depositors	30,622 43
Checks and other cash items ..	261 70	Due banks and bankers	2,000 00
Due from banks and bankers ..	3,564 78	Other liabilities	2 00
Furniture and fixtures	1,155 02	Due Town of Palo Alto	508 27
Expenses	790 43		
Total resources	\$55,219 10	Total liabilities	\$55,219 10

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: B. Parkinson, 377; Joseph Hutchinson, 50; Charles D. Marx, 10; E. A. Ross, 20; G. R. Parkinson, 10. Total number of shares held by the Directors is 467 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$16,012 30	\$48,900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Tallant Banking Co., San Francisco	\$1,430 32
Hanover National Bank, New York	1,982 69
Garden City Bank and Trust Co., San José	151 77
Total	<u>\$3,564 78</u>

BANK COMMISSIONERS' EXAMINATION. (October 31, 1894.)

Resources.		Liabilities.	
Bank premises	\$4,605 93	Capital paid up	\$20,000 00
Loans and discounts	25,585 88	Due depositors	30,488 81
Cash balances	4,789 60	Interest collected	3,536 37
Due from banks and bankers	14,719 72	Rents, exchange, etc.	648 23
Furniture, fixtures, etc.	1,155 02		
Expenses, taxes, etc.	3,817 26		
Total resources	<u>\$54,673 41</u>	Total liabilities	<u>\$54,673 41</u>

SAN GABRIEL VALLEY BANK—PASADENA. (Incorp. February 15, 1886.)

STATEMENT ON JANUARY 1ST.

FRANK C. BOLT, President.

GEORGE B. POST, Cashier.

Resources.		Liabilities.	
Bank premises	\$23,575 74	Capital paid in coin	\$50,000 00
Real estate taken for debt	3,033 66	Reserve fund	5,694 25
Miscellaneous bonds and stocks	5,492 01	Profit and loss and contingent fund	88 75
City warrants	5,023 43	Due depositors	210,541 26
Loans on real estate	73,919 52	Dividends unpaid	1,750 00
Loans on stocks and bonds	20,679 00	State, county, or city money	2,000 00
Loans on personal security	69,282 03		
Overdrafts	1,584 89		
Money on hand	32,362 83		
Checks and other cash items	1,492 72		
Due from banks and bankers	28,773 39		
Furniture and fixtures	4,723 94		
Other assets (saving safes)	131 10		
Total resources	<u>\$270,074 26</u>	Total liabilities	<u>\$270,074 26</u>

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Frank C. Bolt, 75; W. S. Wright, 10; C. S. Cristy, 10; J. W. Hugus, 10; H. C. Allen, 10; Webster Wotkyns, 5; S. Washburn, 10. Total number of shares held by the Directors is 130 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Los Angeles	\$3,033 66

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$59,919 52	\$125,000 00
San Bernardino	2,000 00	4,500 00
Orange	7,000 00	12,000 00
Mojave, Arizona	5,000 00	12,000 00
Totals	\$73,919 52	\$153,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
1 Alhambra Street Railroad Co. bond	\$1,000 00	\$700 00	\$250 00
2 Pasadena and Mt. Wilson Railroad Co. bonds ..	2,000 00	1,900 00	2,000 00
1 Pasadena City bond	950 00	1,000 00	1,000 00
2 Pasadena Gas and Electric Light Co. bonds ..	500 00	1,000 00	1,000 00
16 shares Pasadena Railway Co. stock	1,600 00	400 00	800 00
26½ shares Pasadena Lake Vineyard Land and Water Co. stock	1,325 00	392 00	528 00
19½ shares Rubio Cañon Land and Water Co. stock	980 00	100 00	480 40
Totals	\$8,355 00	\$5,492 00	\$6,058 40

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
78 shares Pasadena Lake Vineyard Land and Water Co. stock	\$3,900 00	\$1,390 00	\$1,560 00
130 shares San Gabriel Valley Bank stock (eight loans)	13,000 00	6,400 00	13,000 00
25 shares Pacific Clay Co. stock	2,500 00	2,300 00	2,500 00
5 shares National State Bank, Troy, New York, stock	500 00	600 00	1,000 00
1,000 shares Precipice Cañon Water Co. stock ..	50,000 00	1,000 00	15,000 00
15 shares Hardison & Stewart Oil Co. stock	1,500 00	1,000 00	1,500 00
10 shares Pasadena Land and Water Co. stock ..	500 00	332 00	350 00
82 shares Title Insurance and Trust Co. stock ..	8,200 00	2,000 00	4,100 00
1 Pasadena Land and Water Co. bond	250 00	250 00	275 00
40 shares San Gabriel Wine Co. stock	4,000 00	1,657 00	2,000 00
80 shares Pasadena Electric Light and Power Co. stock	8,000 00	3,000 00	4,800 00
6,665 shares Union Photo Engraving Co. (San Francisco) stock	6,665 00	450 00	3,332 00
22 shares Lake View Land Co. stock	2,200 00	300 00	1,200 00
Totals	\$101,215 00	\$20,679 00	\$50,617 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Sather Banking Co., San Francisco	\$4,606 43
Southern California National Bank, Los Angeles ..	2,599 13
Citizens Bank, Los Angeles	2,440 67
Chase National Bank, New York	8,507 53
Metropolitan National Bank, Chicago	10,619 63
Total	\$28,773 39

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$23,575 74	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	15,033 66	Reserve fund.....	5,694 25
Miscellaneous bonds and stocks.....	8,138 26	Profit and loss and contingent fund.....	4,547 81
City warrants.....	4,600 00	Due depositors.....	260,100 56
Loans on real estate.....	69,062 45	State, county, or city money.....	1,000 00
Loans on stocks and bonds.....	29,450 00		
Loans on personal security and overdrafts.....	93,972 89		
Money on hand.....	19,687 22		
Checks and other cash items.....	3,172 19		
Due from banks and bankers.....	47,069 74		
Furniture and fixtures.....	4,723 94		
Expenses.....	2,722 43		
Other assets (saving safes).....	134 10		
Total resources.....	\$321,342 62	Total liabilities.....	\$321,342 62

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. S. Wright, 10; Frank C. Bolt, 85; C. S. Cristy, 10; J. W. Hugus, 10; W. H. Allen, Jr., 5; Webster Wotkyns, 5; S. Washburn, 10. Total number of shares held by the Directors is 135 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$15,133 66	\$18,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Los Angeles.....	\$52,562 45
San Bernardino.....	4,500 00
Orange.....	7,000 00
Mojave, Arizona.....	5,000 00
Total.....	\$69,062 45

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
2 Pasadena and Mt. Wilson Railroad bonds.....	\$2,000 00	\$1,900 00	\$2,000 00
2 Pasadena and Los Angeles Electric Railroad bonds.....	1,250 00	606 59	1,125 00
26 shares Pasadena Lake Vineyard Land and Water Co. stock.....	1,300 00	380 00	650 00
19 ⁶ / ₁₀ shares Rubio Cañon Water Co. stock.....	980 00	490 00	490 00
5 Pasadena Electric Light and Power Co. bonds.....	5,000 00	4,761 67	5,000 00
Totals.....	\$10,530 00	\$8,138 26	\$9,265 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
5 shares National State Bank, Troy, N. Y., stock.....	\$500 00	\$600 00	\$1,000 00
85 shares Pasadena Lake Vineyard Land and Water Co. stock.....	4,250 00	1,700 00	2,125 00
25 shares Pacific Clay Manufacturing Co. stock.....	2,500 00	2,900 00	2,500 00
15 shares Hardison & Stewart Oil Co. stock.....	1,500 00	1,000 00	1,500 00
102 shares Kingsley, Barnes & Neuner Co. stock.....	10,200 00	5,000 00	5,100 00
87 shares San Gabriel Valley Bank stock.....	8,700 00	7,800 00	9,500 00
98 shares Pasadena Electric Light and Power Co. stock.....	9,800 00	4,900 00	9,800 00
60 shares California Commercial Co. stock.....	3,000 00	1,600 00	1,500 00
60 shares Title Investment and Trust Co. stock.....	3,000 00	500 00	1,200 00
6,665 shares Union Photo Engraving Co. (San Francisco) stock.....	6,665 00	450 00	1,333 00
6 Pasadena and Mt. Wilson Railway bonds.....	6,000 00	3,000 00	6,000 00
Totals.....	\$56,115 00	\$29,450 00	\$41,628 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Sather Banking Co., San Francisco	\$5,644 82
Southern California National Bank, Los Angeles	5,693 97
Citizens Bank, Los Angeles	4,261 73
Chase National Bank, New York	12,938 74
Metropolitan National Bank, Chicago	18,530 48
Total	\$47,069 74

BANK COMMISSIONERS' EXAMINATION. (February 27, 1895.)

Resources.		Liabilities.	
Bank premises	\$23,575 74	Capital paid up	\$50,000 00
Other real estate	3,033 66	Reserve fund	5,694 25
Invested in stocks, bonds, and warrants	4,513 26	Due depositors	248,161 12
Loans on real estate	67,696 16	Interest collected	1,650 92
Loans and discounts	114,666 27	Rents, exchange, etc.	153 78
Cash balances	31,298 40		
Due from banks and bankers	55,442 93		
Furniture, fixtures, etc.	4,852 04		
Expenses, taxes, etc.	581 61		
Total resources	\$305,660 07	Total liabilities	\$305,660 07

CITIZENS BANK OF PASO ROBLES. (Incorp. March 16, 1892.)

STATEMENT ON JANUARY 1ST.

McD. R. VENABLE, President.

A. F. HORSTMAN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$982 62	Capital paid in coin	\$61,800 00
Loans on real estate	10,500 00	Profit and loss and contingent fund	2,296 48
Loans on personal security and overdrafts	84,390 01	Due depositors	30,845 47
Money on hand	5,115 25	Due banks and bankers	7,996 88
Checks and other cash items ..	505 51	State, county, or city money ..	3,436 30
Due from banks and bankers ..	3,081 74		
Furniture and fixtures	1,800 00		
Total resources	\$106,375 13	Total liabilities	\$106,375 13

The amount of capital stock is \$100,000; amount subscribed is \$61,800; amount paid in coin is \$61,800. The total number of shares of stock issued is 618 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 10; H. Brunner, 5; L. McDonald, 10; A. F. Horstman, 13; W. C. Bennett, 10; C. A. Telleen, 5; J. H. Glass, 35; O. O'Neil, 10; Al. Pfister, 5. Total number of shares held by the Directors is 103 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
San Luis Obispo	\$982 62	\$1,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	\$10,250 00	\$20,000 00
Monterey	250 00	800 00
Totals	\$10,500 00	\$20,800 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgages, warehouse receipts, and personal securities	\$84,390 01	\$150,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$69 63
London, Paris, and American Bank, San Francisco	3,012 11
Total	\$3,081 74

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$3,283 51	Capital paid in coin	\$61,800 00
Loans on real estate	15,300 00	Profit and loss and contin-	
Loans on personal security		gent fund	1,732 52
and overdrafts	77,263 81	Due depositors	37,159 42
Money on hand	5,582 53	Due banks and bankers	1,587 12
Due from banks and bankers ..	2,621 67	State, county, or city money ..	5,480 18
Furniture and fixtures	1,800 00		
Other assets (taxes)	1,907 72		
Total resources	\$107,759 24	Total liabilities	\$107,759 24

The amount of capital stock is \$100,000; amount subscribed is \$61,800; amount paid in coin is \$61,800. The total number of shares of stock issued is 618 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. A. Telleen, 5; O. O'Neill, 10; Al. Pfister, 5; L. McDonald, 10; McD. R. Venable, 10; H. Brunner, 5; J. H. Glass, 35; W. C. Bennett, 10; A. F. Horstman, 13. Total number of shares held by the Directors is 103 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$3,283 51	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	\$15,050 00	\$23,800 00
Monterey	250 00	800 00
Totals	\$15,300 00	\$24,600 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
On indorsed notes, collateral notes, crop mortgages, etc.	\$77,263 81	\$100,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$2,424 02
Bank of California, San Francisco	197 65
Total	\$2,621 67

BANK COMMISSIONERS' EXAMINATION. (May 14, 1895.)

Resources.		Liabilities.	
Real estate.....	\$3,283 51	Capital paid up.....	\$61,800 00
Loans and discounts.....	91,847 91	Due depositors.....	39,121 58
Cash balances.....	5,246 61	Due banks and bankers.....	416 62
Due from banks and bankers..	4,496 19	Interest collected.....	1,104 31
Furniture, fixtures, etc.....	1,800 00	Rents, exchange, etc.....	35 31
Expenses, taxes, etc.....	1,607 72	Profit and loss.....	219 07
		State, county, or city money..	5,585 05
Total resources.....	\$108,281 94	Total liabilities..	\$108,281 94

PERRIS VALLEY BANK—PERRIS. (Incorp. July 28, 1890.)

STATEMENT ON JANUARY 1ST.

A. H. NAFTZGER, President.

JAMES PATTERSON, JR., Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$960 08	Capital paid in coin.....	\$15,000 00
Miscellaneous bonds.....	14,719 00	Profit and loss and contin-	
County school warrants	194 00	gent fund.....	2,588 01
Loans on real estate.....	7,076 90	Due depositors.....	47,982 84
Loans on bonds and warrants..	2,565 00	Due banks and bankers.....	633 90
Loans on other securities			
(grain).....	351 00		
Loans on personal security...	17,814 83		
Overdrafts.....	179 20		
Money on hand.....	6,540 65		
Due from banks and bankers..	14,746 09		
Furniture and fixtures.....	1,058 00		
Total resources.....	\$66,204 75	Total liabilities.....	\$66,204 75

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$15,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. H. Naftzger, 5; J. M. Patterson, 260; James Patterson, Jr., 105; J. W. Nance, 60; E. H. Pierce, 5; F. B. Hanscom, 5; W. H. Miller, 5. Total number of shares held by the Directors is 445 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside.....	\$960 08	\$1,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside.....	\$7,076 90	\$16,500 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Perris Irrigation District bonds.....	\$16,500 00	\$14,719 00	\$14,850 00
School warrants.....	194 00	194 00	194 00
Totals.....	\$16,694 00	\$14,913 00	\$15,044 00

AMOUNT LOANED ON BONDS AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Perris Irrigation District bonds	\$3,200 00	\$2,110 00	\$2,880 00
School warrants	480 00	455 00	480 00
Totals	\$3,680 00	\$2,565 00	\$3,360 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Market Value.
Warehouse receipt for 450 sacks wheat	\$351 00	\$600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Chase National Bank, New York	\$5,595 37
Los Angeles National Bank	7,657 74
First National Bank, Riverside	1,492 98
Total	\$14,746 09

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$1,782 18	Capital paid in coin	\$15,000 00
Miscellaneous bonds	14,719 00	Profit and loss and contin-	
County school warrants	132 70	gent fund	4,084 20
Loans on real estate	7,599 76	Due depositors	33,712 66
Loans on stocks and bonds	2,838 10	Due banks and bankers	217 20
Loans on other securities		Bills payable	4,000 00
(grain)	2,882 00		
Loans on personal security	17,452 26		
Overdrafts	108 35		
Money on hand	3,688 23		
Checks and other cash items	74 30		
Due from banks and bankers	3,597 93		
Furniture and fixtures	1,058 00		
Expenses and taxes	1,081 25		
Total resources	\$57,014 06	Total liabilities	\$57,014 06

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$15,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. H. Naftzger, 5; J. M. Patterson, 260; James Patterson, Jr., 105; J. W. Nance, 60; E. H. Pierce, 5. Total number of shares held by the Directors is 435 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Riverside	\$1,782 18	\$2,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside	\$7,599 76	\$18,000 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Perris Irrigation District bonds	\$16,500 00	\$14,719 00	\$14,850 00
School warrants	132 70	132 70	132 70
Totals	\$16,632 70	\$14,851 70	\$14,982 70

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Perris Irrigation District bonds	\$3,395 60	\$2,038 10	\$3,055 00
20 shares United Light and Power Co. (Georgetown, Colorado) stock	1,000 00	800 00	1,000 00
Totals	\$4,395 60	\$2,838 10	\$4,055 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Mortgages on grain in field, stack, and sack	\$2,882 00	\$7,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Chase National Bank, New York	\$796 67
Los Angeles National Bank	1,231 74
First National Bank, Riverside	1,258 14
Wells, Fargo & Co.'s Bank, San Francisco	311 38
Total	\$3,597 93

BANK COMMISSIONERS' EXAMINATION. (October 11, 1894.)

Resources.		Liabilities.	
Real estate	\$957 08	Capital paid up	\$15,000 00
Invested in stocks, bonds, and warrants	15,682 95	Due depositors	36,767 24
Loans and discounts	22,116 96	Interest collected	2,264 79
Cash balances	5,573 43	Rents, exchange, etc.	60 37
Due from banks and bankers	8,195 93		
Furniture, fixtures, etc.	1,058 00		
Expenses, taxes, etc.	508 05		
Total resources	\$54,092 40	Total liabilities	\$54,092 40

BANK OF SONOMA COUNTY—PETALUMA. (Incorp. May, 1866.)

STATEMENT ON JANUARY 1ST.

GEORGE P. MCNEAR, Vice-President.

FRANK H. DENMAN, Cashier.

Resources.		Liabilities.	
Bank premises	\$18,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	16,172 37	Profit and loss and contingent fund	50,019 34
County warrants	370 00	Due depositors	182,137 38
Loans on real estate	193,198 00	Due banks and bankers	1,831 79
Loans on stocks	12,049 40	Dividends unpaid	1,068 00
Loans on personal security and overdrafts	280,435 64	State, county, or city money ..	29,672 98
Money on hand	11,651 65		
Checks and other cash items ..	2,658 12		
Due from banks and bankers ..	8,132 81		
Furniture and fixtures	2,000 00		
Expenses	31 50		
Total resources	\$544,729 49	Total liabilities	\$544,729 49

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George P. McNear, 200; H. P. Brainerd, 29; Hollis Hitchcock, 70; H. Mecham, 150. Total number of shares held by the Directors is 449 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$15,012 37	\$15,200 00
Mendocino	1,160 00	1,200 00
Totals	\$16,172 37	\$16,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$200 00	\$6,500 00
Humboldt	29,000 00	60,000 00
Marin	2,400 00	3,750 00
Mendocino	1,950 00	5,000 00
Siskiyou	7,354 00	30,000 00
Sonoma	143,044 00	278,100 00
Kings	7,500 00	26,000 00
Yolo	750 00	2,500 00
State of Washington	1,000 00	1,500 00
Totals	\$193,198 00	\$413,350 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
School district warrants	\$370 00	\$370 00	\$370 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
35 shares bank stock	\$100 00	\$2,161 40	\$3,900 00
180 shares Southern California Semi-Tropic Fruit Co. stock	100 00	6,388 00	13,500 00
20 shares Petaluma Savings Bank stock	100 00	2,200 00	3,000 00
25 shares Petaluma Mutual Loan Ass'n stock	5,000 00	1,300 00	1,500 00
Totals		\$12,049 40	\$21,900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$6,669 72
Bank of A. P. Hotaling & Co., San Rafael	70 00
Western National Bank, New York	758 80
Farmers and Mechanics Bank, Healdsburg	634 29
Total	\$8,132 81

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$18,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	16,030 97	Profit and loss and contin-	
Loans on real estate	142,653 00	gent fund	52,694 80
Loans on stocks	11,925 75	Due depositors	176,145 50
Loans on personal security		Dividends unpaid	1,068 00
and overdrafts	324,103 49	Other liabilities	578 45
Money on hand	23,490 85	State, county, or city money	16,000 00
Checks and other cash items	221 22		
Due from banks and bankers	8,006 02		
Furniture and fixtures	2,000 00		
Expenses	55 45		
Total resources	\$546,486 75	Total liabilities	\$546,486 75

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George P. McNear, 200; H. P. Brainerd, 29; Hollis Hitchcock, 70; H. Mecham, 150. Total number of shares held by the Directors is 449 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$14,870 97	\$15,200 00
Mendocino	1,160 00	1,200 00
Totals	\$16,030 97	\$16,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$92,699 00	\$189,500 00
Humboldt	29,000 00	60,000 00
Kings	7,500 00	26,000 00
Marin	2,400 00	3,750 00
Mendocino	1,950 00	5,000 00
Siskiyou	7,354 00	30,000 00
Yolo	750 00	2,500 00
State of Washington	1,000 00	1,500 00
Totals	\$142,653 00	\$313,250 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
35 shares bank stock	\$100 00	\$2,125 75	\$3,900 00
180 shares Southern California Semi-Tropic Fruit Co. stock	100 00	6,300 00	13,500 00
20 shares Petaluma Savings Bank stock	100 00	2,200 00	3,000 00
25 shares Petaluma Mutual Loan Ass'n stock ..	200 00	1,300 00	1,650 00
Totals		\$11,925 75	\$22,050 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$4,551 51
Sundry collections	515 00
Savings Bank, Santa Rosa	1,199 58
Western National Bank, New York	1,519 51
Farmers and Mechanics Bank, Healdsburg	220 42
Total	\$8,006 02

BANK COMMISSIONERS' EXAMINATION. (August 20, 1894.)

Resources.		Liabilities.	
Bank premises	\$18,000 00	Capital paid up	\$300,000 00
Other real estate	16,172 37	Due depositors	195,743 37
Loans on real estate	192,643 00	Due banks and bankers	21 07
Loans and discounts	298,230 40	Interest collected	1,695 27
Cash balances	11,874 56	Rents, exchange, etc.	7 73
Due from banks and bankers	5,786 07	Dividends unpaid	1,807 50
Furniture fixtures, etc.	2,000 00	Profit and loss	45,493 91
Expenses, taxes, etc.	144 05	Other liabilities	119 10
Other assets	37 50		
Total resources	\$544,887 95	Total liabilities	\$544,887 95

PETALUMA SAVINGS BANK. (Incorp. September, 1870.)

STATEMENT ON JANUARY 1ST.

H. T. FAIRBANKS, President.

L. B. FAIRBANKS, Cashier.

Resources.		Liabilities.	
Bank premises	\$5,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	12,000 00	Profit and loss and contin-	
Miscellaneous bonds	31,000 00	gent fund	41,692 24
Loans on real estate	67,717 55	Due depositors	144,411 34
Loans on stocks	1,900 00	Due banks and bankers (notes	
Loans on personal security		at Bank of California)	10,000 00
and overdrafts	162,252 19		
Money on hand	8,597 90		
Checks and other cash items	3,308 96		
Due from banks and bankers	2,176 98		
Furniture and fixtures	1,650 00		
Total resources	\$296,103 58	Total liabilities	\$296,103 58

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. T. Fairbanks, 250; J. M. Bowles, 110; F. T. Maynard, 43; A. Lackey, 45; D. Walls, 48; C. Poehlmann, 34; William Zartman, 10; A. Schroyer, 50; J. F. Fairbanks, 25. Total number of shares held by the Directors is 615 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$12,000 00	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Sonoma	\$41,154 00
Fresno	15,563 55
Marin	5,000 00
Humboldt	6,000 00
Total	\$67,715 55
Not over two-thirds value loaned on real estate.	

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
36 South Pacific Coast Railway bonds (\$1,000), guaranteed by the Southern Pacific Co.	\$36,000 00	\$31,000 00	\$31,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
10 shares Petaluma Electric Light and Power Co. stock	\$1,000 00	\$1,000 00	\$1,000 00
10 shares Petaluma Savings Bank stock	1,000 00	900 00	1,400 00
Totals	\$2,000 00	\$1,900 00	\$2,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Laidlaw & Co., New York	\$860 10
Savings Bank of Santa Rosa	221 12
Bank of California, San Francisco	1,095 76
Total	\$2,176 98

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Personal security and overdrafts	\$162,252 19	\$162,252 19

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$5,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	22,681 80	Profit and loss and contin-	
Miscellaneous bonds	31,000 00	gent fund	39,571 78
Loans on real estate	51,954 00	Due depositors	146,584 10
Loans on stocks	2,000 00	Dividends unpaid	58 50
Loans on personal security and		State, county, or city money ..	2,587 87
overdrafts	151,081 48		
Money on hand	7,543 95		
Checks and other cash items ..	631 00		
Due from banks and bankers ..	14,749 52		
Furniture and fixtures	1,650 00		
Expenses	10 50		
Total resources	\$288,802 25	Total liabilities	\$288,802 25

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. T. Fairbanks, 250; J. M. Bowles, 110; F. T. Maynard, 43; D. Walls, 48; A. Lackey, 45; A. Schroyer, 50; W. B. Haskell, 20; Wm. Zartman, 10; J. F. Fairbanks, 25. Total number of shares held by the Directors is 601 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$12,000 00	\$12,000 00
Fresno	10,681 80	10,681 80
Totals	\$22,681 80	\$22,681 80

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Sonoma	\$36,954 00
Humboldt	6,000 00
Fresno	4,000 00
Marin	5,000 00
Total	\$51,954 00

Not over three-quarters value loaned on real estate.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
36 South Pacific Coast Railway bonds (\$1,000 each) guaranteed by the Southern Pacific Co..	\$36,000 00	\$31,000 00	\$31,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
10 shares Petaluma Electric Light Co. stock....	\$1,000 00	\$1,000 00	\$1,000 00
100 shares Sonoma County Water Co. stock....	5,000 00	1,000 00	5,000 00
Totals	\$6,000 00	\$2,000 00	\$6,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Laidlaw & Co., New York	\$1,214 06
Bank of California, San Francisco	13,407 25
Savings Bank of Santa Rosa	128 21
Total	<u>\$14,749 52</u>

BANK COMMISSIONERS' EXAMINATION. (August 21, 1894.)

Resources.		Liabilities.	
Bank premises	\$5,500 00	Capital paid up	\$100,000 00
Other real estate	16,066 34	Due depositors	151,813 46
Invested in stocks, bonds, and warrants	31,000 00	Interest collected	646 10
Loans and discounts	225,845 01	Dividends unpaid	100 50
Cash balances	9,804 70	Profit and loss	49,302 96
Due from banks and bankers	11,022 36		
Furniture, fixtures, etc.	1,650 00		
Expenses, taxes, etc.	34 35		
Other assets	940 26		
Total resources	<u>\$301,863 02</u>	Total liabilities	<u>\$301,863 02</u>

WICKERSHAM BANKING COMPANY—PETALUMA.
(Incorp. September 11, 1894.)

STATEMENT ON JANUARY 1ST.

I. G. WICKERSHAM, President.

H. H. ATWATER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$4,926 00	Capital paid in coin	\$200,000 00
County warrants	106 10	Reserve fund	100,000 00
Loans on real estate	47,023 30	Profit and loss and contin-	
Loans on stocks, etc.	59,155 00	gent fund	38,491 28
Loans on personal security ...	317,786 97	Due depositors	150,897 39
Overdrafts unsecured (solyent)	8,694 21	Due banks and bankers	799 25
Money on hand	24,483 40		
Checks and other cash items ..	636 86		
Due from banks and bankers ..	27,376 08		
Total resources	<u>\$490,187 92</u>	Total liabilities	<u>\$490,187 92</u>

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: I. G. Wickersham, 1,009; F. A. Wickersham, 100; H. H. Atwater, 30; J. H. Knowles, 50; Daniel Brown, 150; L. G. Nay, 10; Anton Meyer, 40. Total number of shares held by the Directors is 1,389 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$4,926 00	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$19,400 00	\$40,000 00
Mendocino	27,623 30	35,000 00
Totals	\$47,023 30	\$75,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Sonoma County school warrants	\$106 10	\$106 10	\$106 10

AMOUNT LOANED ON STOCKS, ETC.

	Par Value.	Amt. Loaned.	Market Value.
Santa Rosa Water Co. stock	\$137,500 00	\$25,000 00	\$50,000 00
Bank stock (not our own stock)	16,900 00	17,000 00	24,000 00
Life insurance policy for \$10,000 (paid up)	10,000 00	5,000 00	10,000 00
Building Association stock	3,000 00	655 00	1,200 00
Loan Association stock	5,000 00	1,500 00	2,000 00
Totals	\$172,400 00	\$49,155 00	\$87,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Fresno National Bank, Fresno	\$25,000 00
Liberty National Bank, New York	1,590 40
First National Bank, San Francisco	557 48
California Safe Deposit and Trust Co., San Francisco	58 35
Bank of A. P. Hotaling & Co., San Rafael	169 85
Total	\$27,376 08

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$4,897 00	Capital paid in coin	\$200,000 00
Miscellaneous stocks	22,100 00	Reserve fund	100,000 00
Loans on real estate	105,766 00	Profit and loss and contin-	
Loans on stocks, etc.	53,055 00	gent fund	39,729 09
Loans on personal security		Due depositors	200,836 81
and overdrafts	262,487 39	Due banks and bankers	262 00
Money on hand	20,304 45	State, county, or city money ..	7,420 22
Checks and other cash items ..	218 32		
Due from banks and bankers ..	36,123 75		
Other assets	43,296 21		
Total resources	\$548,248 12	Total liabilities	\$548,248 12

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: I. G. Wickersham, 1,009; H. H. Atwater, 30; F. A. Wickersham, 100; James H. Knowles, 50; Anton Meyer, 40; Daniel Brown, 180; L. G. Nay, 10. Total number of shares held by the Directors is 1,419 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$4,897 00	\$4,897 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma.....	\$76,900 00	\$140,000 00
Mendocino.....	28,866 00	35,000 00
Totals.....	\$105,766 00	\$175,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
110,500 shares Novato Land Co. stock.....	\$22,100 00	\$22,100 00	\$22,100 00

AMOUNT LOANED ON STOCKS, ETC.

	Par Value.	Amt. Loaned.	Market Value.
1,375 shares Santa Rosa Water Co. stock.....	\$137,500 00	\$25,000 00	\$50,000 00
30 shares Washington Hall Association (Petaluma) stock.....	3,000 00	655 00	1,000 00
Life insurance policy (Mutual Life of New York), paid up.....	10,000 00	5,000 00	10,000 00
79 shares Santa Rosa Bank stock.....	7,900 00	12,400 00	10,000 00
45 shares Bank of Visalia stock.....	4,500 00		8,000 00
450 shares Bank of Sisson, Crocker & Co. stock..	22,500 00	10,000 00	20,000 00
Totals.....	\$185,400 00	\$53,055 00	\$99,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Liberty National Bank, New York.....	\$1,296 02
First National Bank, San Francisco.....	2,416 64
California Safe Deposit and Trust Co., San Francisco.....	7,356 90
Bank of A. P. Hotaling & Co., San Rafael.....	53 50
Fresno National Bank, Fresno.....	25,000 00
Total.....	\$36,123 15

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Judgment against estate of J. B. Smith.....	\$134 87	\$134 87
Judgment against estate of F. C. De Long.....	\$43,161 34	-----
Totals.....	\$43,296 21	-----

THE WILLIAM HILL COMPANY—PETALUMA.
(Incorp. March 14, 1890.)

STATEMENT ON JANUARY 1ST.

WILLIAM HILL, President.

ALEX. B. HILL, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$11,000 00	Capital paid in coin.....	\$200,000 00
Real estate taken for debt.....	29,685 60	Profit and loss and contin-	
Miscellaneous stocks.....	15,580 00	gent fund.....	48,259 54
Loans on real estate.....	107,804 69	Due depositors.....	225,823 42
Loans on personal security		Due banks and bankers.....	8,737 33
and overdrafts.....	300,024 73		
Money on hand.....	13,035 20		
Checks and other cash items.....	1,397 89		
Due from banks and bankers.....	3,792 18		
Furniture and fixtures.....	500 00		
Total resources.....	\$482,820 29	Total liabilities.....	\$482,820 29

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Hill, 1,750; M. D. Goshen, 25; Charles Martin, 25; H. P. Brainerd, 25; A. B. Hill, 100. Total number of shares held by the Directors is 1,925 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$28,655 10	\$28,655 10
Marin	1,030 50	1,030 50
Totals	\$29,685 60	\$29,685 60

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$89,113 40	\$155,000 00
Marin	18,691 29	25,000 00
Totals	\$107,804 69	\$180,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
100 shares Bank of Sebastopol stock	\$10,000 00	\$10,000 00	\$10,600 00
6 shares Petaluma Savings Bank stock	600 00	900 00	900 00
23,480 shares Novato Land Co. stock	4,680 00	4,680 00	4,680 00
Totals	\$15,280 00	\$15,580 00	\$16,180 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$3,323 95
Savings Bank of Santa Rosa	316 68
Bank of Sebastopol	151 55
Total	\$3,792 18

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$11,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	29,385 60	Reserve fund	53,162 11
Miscellaneous stocks	15,580 00	Due depositors	234,170 88
Loans on real estate	119,301 69	Due banks and bankers	1,502 99
Loans on personal security and overdrafts	286,277 07	Interest and discount	3,356 05
Money on hand	14,982 29		
Checks and other cash items	965 17		
Due from banks and bankers	13,648 68		
Furniture and fixtures	500 00		
Expenses	551 53		
Total resources	\$492,192 03	Total liabilities	\$492,192 03

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Hill, 1,750; M. D. Goshen, 25; H. P. Brainerd, 25; Chas. Martin, 25; A. B. Hill, 125. Total number of shares held by the Directors is 1,950 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$28,355 10	\$28,355 10
Mendocino	1,030 50	1,030 50
Totals	\$29,385 60	\$29,385 60

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$100,610 40	\$180,000 00
Marin	18,691 29	25,000 00
Totals	\$119,301 69	\$205,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
100 shares Bank of Sebastopol stock	\$10,000 00	\$10,000 00	\$10,600 00
6 shares Petaluma Savings Bank stock	600 00	900 00	900 00
23,480 shares Novato Land Co. stock	4,680 00	4,680 00	4,680 00
Totals	\$15,280 00	\$15,580 00	\$16,180 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$12,557 58
A. Borel & Co., San Francisco	51 16
Exchange Bank, Santa Rosa	608 17
Bank of Sebastopol	431 77
Total	\$13,648 68

BANK COMMISSIONERS' EXAMINATION. (August 21, 1894.)

Resources.		Liabilities.	
Bank premises	\$11,000 00	Capital paid up	\$200,000 00
Other real estate	119,043 30	Due depositors	247,995 87
Invested in stocks, bonds, and warrants	10,900 00	Due banks and bankers	2,261 84
Loans on real estate	92,492 99	Interest collected	1,362 08
Loans and discounts	254,257 87	Rents, exchange, etc.	850 00
Cash balances	15,401 00	Profit and loss	54,026 68
Due from banks and bankers	2,171 80		
Furniture, fixtures, etc.	500 00		
Expenses, taxes, etc.	683 51		
Other assets	46 00		
Total resources	\$506,496 47	Total liabilities	\$506,496 47

BANK OF PLEASANTON. (Incorp. February 3, 1893.)

STATEMENT ON JANUARY 1ST.

P. N. LILIENTHAL, President.

E. L. BENEDICT, Cashier.

Resources.		Liabilities.	
County warrants.....	\$1,130 17	Capital paid in coin.....	\$25,000 00
Loans on real estate.....	8,750 00	Profit and loss and contin-	
Loans on other securities		gent fund.....	1,916 48
(grain).....	124 44	Due depositors.....	18,227 73
Loans on personal security		State, county, or city money..	805 30
and overdrafts.....	23,757 79		
Money on hand.....	5,636 89		
Due from banks and bankers..	4,754 97		
Furniture and fixtures.....	1,795 25		
Total resources	\$45,949 51	Total liabilities	\$45,949 51

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: P. N. Lilienthal, 25; A. G. Platt, 10; J. B. Hortenstine, 10; H. Arendt, 10; E. L. Benedict, 300. Total number of shares held by the Directors is 355 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$8,750 00	\$28,800 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipt for 160 sacks of wheat (23,140 pounds).....	\$124 44	\$200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$3,053 41
J. W. Seligman & Co., New York.....	156 46
Oakland Bank of Savings	1,545 10
Total	\$4,754 97

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
County warrants.....	\$514 80	Capital paid in coin.....	\$25,000 00
Loans on real estate.....	14,250 00	Profit and loss and contin-	
Loans on personal security		gent fund.....	3,019 15
and overdrafts.....	29,162 22	Due depositors.....	18,712 80
Money on hand.....	3,709 52	Due banks and bankers.....	5,000 00
Due from banks and bankers..	2,015 69	State, county, or city money..	448 05
Furniture and fixtures.....	1,628 77		
Expenses	887 90		
Taxes	11 10		
Total resources	\$52,180 00	Total liabilities	\$52,180 00

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: P. N. Lilienthal, 25; T. W. Harris, 5; J. B. Hortenstine, 10; H. Arendt, 10; E. L. Benedict, 285. Total number of shares held by the Directors is 335 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$14,250 00	\$31,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$1,197 99
J. W. Seligman & Co., New York	400 36
Oakland Bank of Savings	417 34
Total	\$2,015 69

BANK COMMISSIONERS' EXAMINATION. (January 16, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$475 75	Capital paid up.....	\$25,000 00
Loans and discounts.....	33,801 74	Due depositors.....	17,706 96
Cash balances.....	4,872 87	Interest collected.....	37 55
Due from banks and bankers.....	2,857 28	Rents, exchange, etc.	14 30
Furniture, fixtures, etc.....	1,623 77	Profit and loss.....	823 15
Expenses, taxes, etc.....	49 85	Other liabilities.....	104 30
Total resources	\$43,686 26	Total liabilities	\$43,686 26

PEOPLE'S BANK OF POMONA. (Incorp. August 27, 1887.)

STATEMENT ON JANUARY 1ST.

WM. B. DOLE, President.

JOHN H. DOLE, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$17,661 50	Capital paid in coin	\$50,000 00
Loans on real estate	58,475 00	Profit and loss and contin-	
Loans on stocks	4,500 00	gent fund.....	10,524 19
Loans on personal security.....	69,077 29	Due depositors	120,546 31
Money on hand.....	28,346 23	Due banks and bankers.....	4,817 91
Checks and other cash items.....	8,570 05	Pomona City Treasurer.....	12,639 80
Due from banks and bankers.....	6,780 59		
Furniture and fixtures.....	4,853 81		
Other assets.....	263 69		
Total resources	\$198,523 21	Total liabilities	\$198,523 21

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: C. E. White, 50; Wm. B. Dole, 200; S. N. Androus, 50; J. M. Elliott, 25; S. F. Owen, 100; Geo. F. Ferris, 25; John H. Dole, 100. Total number of shares held by the Directors is 550 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$17,661 50	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles.....	\$41,475 00	\$68,200 00
Orange.....	15,000 00	20,000 00
San Bernardino.....	2,000 00	4,000 00
Totals.....	\$58,475 00	\$92,200 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Jurupa Land and Water Co. stock.....	\$100,000 00	\$3,300 00	\$2,500 00
Citizens Water Co. stock.....	13,355 00	1,200 00	5,500 00
Totals.....	\$113,355 00	\$4,500 00	\$8,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$3,848 65
Importers and Traders Bank, New York.....	2,931 94
Total.....	\$6,780 59

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt....	\$17,879 00	Capital paid in coin.....	\$50,000 00
Miscellaneous bonds.....	8,550 00	Profit and loss and contin-	
Loans on real estate.....	59,690 90	gent fund.....	13,202 74
Loans on stocks.....	3,800 00	Due depositors.....	138,543 33
Loans on personal security		Due banks and bankers.....	7,461 08
and overdrafts.....	69,563 64	City Treasurer.....	4,928 36
Money on hand.....	34,051 31		
Checks and other cash items..	5,151 11		
Due from banks and bankers..	7,562 79		
Furniture and fixtures.....	4,853 81		
Expenses.....	2,798 21		
Other assets.....	234 74		
Total resources.....	\$214,135 51	Total liabilities.....	\$214,135 51

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: C. E. White, 50; W. B. Dole, 200; S. N. Androus, 25; J. M. Elliott, 25; S. F. Owen, 100; George F. Ferris, 25; John H. Dole, 100. Total number of shares held by the Directors is 525 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$17,879 00	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles.....	\$42,690 90	\$76,700 00
Orange.....	15,000 00	20,000 00
San Bernardino.....	2,000 00	4,000 00
Totals.....	\$59,690 90	\$100,700 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
7 per cent bonds San Antonio Light and Power Co.	\$9,500 00	\$8,550 00	\$9,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Citizens Water Co. stock	\$13,355 00	\$250 00	\$5,500 00
People's Bank stock	4,750 00	3,550 00	5,700 00
Totals	\$18,105 00	\$3,800 00	\$11,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$3,754 92
Importers and Traders National Bank, New York	2,749 07
Azusa Valley Bank	51 30
Collections sent to Merchants National Bank, St. Paul, Minn.	386 10
People's Bank, Philadelphia, Pa.	179 00
Merchants and Manufacturers Bank, Columbus	442 40
Total	\$7,562 79

BANK COMMISSIONERS' EXAMINATION. (February 26, 1895.)

Resources.		Liabilities.	
Real estate	\$17,879 00	Capital paid up	\$50,000 00
Loans and discounts	140,216 46	Due depositors	118,257 05
Cash balances	28,331 09	Public funds	10,496 24
Due from banks and bankers	10,610 80	Due banks and bankers	13,698 42
Furniture, fixtures, etc.	4,853 81	Interest collected	132 55
Expenses, taxes, etc.	840 81	Rents, exchange, etc.	338 76
Other assets	241 59	Profit and loss	10,050 54
Total resources	\$202,973 56	Total liabilities	\$202,973 56

PIONEER BANK—PORTERVILLE. (Incorp. April 19, 1889.)

STATEMENT ON JANUARY 1ST.

E. NEWMAN, Manager.

E. W. BEEBE, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$1,831 98	Capital paid in coin	\$28,000 00
County warrants	491 65	Profit and loss and contin-	
Loans on real estate	33,589 67	gent fund	35,978 35
Loans on stocks, bonds, etc.	5,393 03	Due depositors	35,794 30
Loans on other securities		Due banks and bankers	1,618 98
(grain, etc.)	1,393 42	State, county, or city money ..	1,000 00
Loans on personal security and			
overdrafts	49,527 97		
Money on hand	6,669 03		
Due from Anglo-Californian			
Bank	2,067 68		
Furniture and fixtures	1,100 00		
Expenses	327 14		
Total resources	\$102,391 63	Total liabilities	\$102,391 63

The amount of capital stock is \$70,000; amount subscribed is \$70,000; amount paid in coin is \$28,000. The total number of shares of stock issued is 700 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: William Thomas, 100; W. H. Chickering, 60; P. N. Lilienthal, 100; Louis Sloss, Jr., 100; Leon Sloss, 60. Total number of shares held by the Directors is 420 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$1,831 98	\$2,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare.....	\$33,589 67	\$73,250 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants of Tulare County	\$491 65	\$491 65	\$491 65

AMOUNT LOANED ON STOCKS, BONDS, ETC.

	Par Value.	Amt. Loaned.	Market Value.
203¾ shares Pioneer Water Co. stock.....	\$20,275 00	\$5,108 03	\$10,137 50
8 shares Campbell & Moreland Ditch Co. stock..	400 00	200 00	240 00
1 Tule River Irrigation District bond.....	100 00	25 00	50 00
Assigned claim against Tulare County.....	68 90	60 00	68 90
Totals	\$20,843 90	\$5,393 03	\$10,496 40

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
16 tons barley and 55 tons wheat.....	\$963 42	\$1,180 00
Crop mortgage on 500 acres of land	300 00	.....
Chattel mortgage on 5 horses	130 00	200 00
Totals	\$1,393 42	.....

STATEMENT ON JUNE 17TH.

P. N. LILIENTHAL, President.

RICHARD BRADLEY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$1,831 98	Capital paid in coin.....	\$28,000 00
County warrants.....	690 35	Profit and loss and contin-	
Loans on real estate	32,935 38	gent fund.....	36,394 17
Loans on stocks and warrants..	6,686 58	Due depositors.....	48,650 38
Loans on other securities		Other liabilities.....	268 87
(grain, etc.).....	4,485 00	State, county, or city money..	1,000 00
Loans on personal security			
and overdrafts.....	46,275 23		
Personal security on demand..	10,000 00		
Money on hand.....	4,977 87		
Due from banks and bankers..	3,871 45		
Furniture and fixtures.....	1,098 75		
Expenses	1,446 92		
Other assets (bullion).....	13 91		
Total resources	\$114,313 42	Total liabilities	\$114,313 42

The amount of capital stock is \$70,000; amount subscribed is \$70,000; amount paid in coin is \$28,000. The total number of shares of stock issued is 700 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: P. N. Lilienthal, 100; Wm. Thomas, 100; Leon Sloss, 60; W. H. Chickering, 60; Louis Sloss, Jr., 100. Total number of shares held by the Directors is 420 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$1,831 98	\$2,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare.....	\$32,935 38	\$69,400 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Tulare county warrants for school salaries and other work performed.....	\$690 35	\$690 35	\$690 35

AMOUNT LOANED ON STOCKS AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Pioneer Water Co. stock.....	\$22,275 00	\$6,043 78	\$11,137 50
Tule River Irrigation Co. warrants.....	200 00	42 80	200 00
Porter Slough Ditch Co. stock.....	9,433 33	400 00	3,773 32
Porterville Hotel Co. stock.....	1,000 00	150 00	500 00
Campbell & Moreland Ditch Co. stock.....	100 00	50 00	100 00
Totals.....	\$33,008 33	\$6,686 58	\$15,710 82

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Crop mortgage on 500 acres of wheat, \$300; chattel mortgage on horses, \$130.....	\$430 00	\$600 00
Life insurance policy, \$200; warehouse receipts, \$910.....	1,110 00	2,700 00
Warehouse receipts on barley.....	261 00	300 00
Metals, \$15; crop mortgage on 80 acres of wheat, \$80.....	95 00	420 00
Crop mortgage on 230 acres of wheat, \$365; crop mortgage on 160 acres, \$80.....	445 00	1,550 00
Warehouse receipts on 60,000 quarter sacks.....	2,144 00	2,400 00
Totals.....	\$4,485 00	\$7,970 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$1,846 69
Producers Bank, Bakersfield.....	2,024 76
Total.....	\$3,871 45

BANK COMMISSIONERS' EXAMINATION. (April 1, 1895.)

Resources.		Liabilities.	
Real estate.....	\$1,831 98	Capital paid up.....	\$28,000 00
Loans and discounts.....	92,979 47	Due depositors.....	37,383 56
Cash balances.....	5,388 85	Due banks and bankers.....	2,500 00
Due from banks and bankers.....	5,814 24	Interest collected.....	1,661 07
Furniture, fixtures, etc.....	1,093 75	Rents, exchange, etc.....	11 50
Expenses, taxes, etc.....	674 32	Profit and loss.....	35,978 35
Other assets.....	345 05	Other liabilities.....	1,521 18
		State, county, or city money.....	1,000 00
Total resources.....	\$108,055 66	Total liabilities.....	\$108,055 66

BANK OF TEHAMA COUNTY—RED BLUFF. (Incorp. September 5, 1874.)

STATEMENT ON JANUARY 1st.

E. W. RUNYON, President.

W. B. CAHOONE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$6,500 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt....	34,250 00	Reserve fund.....	75,000 00
Miscellaneous bonds.....	6,450 00	Profit and loss and contin-	
County warrants.....	3,377 82	gent fund.....	42,865 00
Loans on real estate.....	310,715 00	Due depositors.....	297,407 75
Loans on stocks.....	24,500 00	Dividends unpaid.....	9,000 00
Loans on personal security		Other liabilities (rents and	
and overdrafts.....	299,659 68	exchange).....	1,400 00
Money on hand.....	33,041 15	State, county, or city money..	11,557 45
Checks and other cash items..	2,905 34		
Due from banks and bankers..	15,831 21		
Total resources.....	\$737,230 20	Total liabilities.....	\$737,230 20

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. W. Runyon, 10; H. Kraft, 105; G. G. Kimball, 15; D. B. Lyon, 10; W. C. Belcher, 100. Total number of shares held by the Directors is 240 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tehama.....	\$34,250 00	\$38,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tehama.....	\$212,355 00	\$355,300 00
Shasta.....	70,110 00	159,100 00
Glenn.....	26,500 00	45,600 00
Lassen.....	1,750 00	2,500 00
Totals.....	\$310,715 00	\$562,500 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Shasta County school bonds.....	\$6,100 00	\$6,100 00	\$6,100 00
Lassen County school bonds.....	350 00	350 00	350 00
Tehama County school warrants.....	3,377 82	3,377 82	3,377 82
Totals.....	\$9,827 82	\$9,827 82	\$9,827 82

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
88 shares Bank of Shasta County stock.....	\$8,800 00	\$6,500 00	\$8,800 00
2,505 shares Willows Water and Light Co. stock..	50,100 00	15,000 00	20,000 00
90 shares Sunset Telephone Co. stock.....	9,000 00	3,000 00	4,500 00
Totals.....	\$67,900 00	\$24,500 00	\$33,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$10,358 75
National Bank of D. O. Mills & Co., Sacramento	263 08
American Exchange National Bank, New York	3,151 47
Bank of Butte County, Chico	1,189 78
Bank of Chico	669 55
Bank of Shasta County, Redding	198 58
Total	\$15,831 21

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$6,500 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	39,385 00	Reserve	75,000 00
Miscellaneous bonds	5,950 00	Profit and loss and contin-	
County warrants	3,701 11	gent fund	38,292 00
Loans on real estate	312,270 00	Due depositors	290,885 77
Loans on stocks	24,500 00	Due banks and bankers	171 28
Loans on personal security		Dividends unpaid	120 00
and overdrafts	308,361 10	Other liabilities (rents and	
Money on hand	40,567 70	exchange)	3,065 00
Checks and other cash items	3,497 60	State, county, or city money	25,000 00
Due from banks and bankers	2,876 47	Interest collected	22,074 10
Expenses	4,600 00		
Taxes	2,399 17		
Total resources	\$754,608 15	Total liabilities	\$754,608 15

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. W. Runyon, 10; H. Kraft, 105; G. G. Kimball, 15; D. B. Lyon, 10; W. C. Belcher, 100. Total number of shares held by the Directors is 240 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tehama	\$37,085 00	\$42,600 00
Shasta	2,300 00	2,700 00
Totals	\$39,385 00	\$45,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tehama	\$220,130 00	\$373,400 00
Shasta	63,890 00	145,100 00
Glenn	26,500 00	46,500 00
Lassen	1,750 00	2,500 00
Totals	\$312,270 00	\$567,500 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Shasta County school bonds	\$5,600 00	\$5,600 00	\$5,600 00
Lassen County school bonds	350 00	350 00	350 00
Shasta County warrants	1,125 00	1,125 00	1,125 00
Tehama County school warrants	2,576 11	2,576 11	2,576 11
Totals	\$9,651 11	\$9,651 11	\$9,651 11

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
88 shares Bank of Shasta County stock	\$8,800 00	\$6,500 00	\$8,800 00
2,505 shares Willows Water and Light Co. stock ..	50,100 00	15,000 00	20,000 00
90 shares Sunset Telephone Co. stock	9,000 00	3,000 00	3,600 00
Totals	\$67,900 00	\$24,500 00	\$32,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of D. O. Mills & Co., Sacramento	\$789 59
American Exchange National Bank, New York	1,224 19
Bank of Shasta County, Redding	412 19
Bank of Chico	450 50
Total	\$2,876 47

BANK COMMISSIONERS' EXAMINATION. (January 30, 1895.)

Resources.		Liabilities.	
Bank premises	\$6,500 00	Capital paid up	\$300,000 00
Other real estate	38,105 00	Reserve fund	75,000 00
Invested in stocks, bonds, and warrants	8,402 04	Due depositors	304,096 92
Loans and discounts	626,913 42	Interest collected	7,217 50
Cash balances	41,922 04	Rents, exchange, etc.	2,979 64
Due from banks and bankers ..	24,698 56	Dividends unpaid	462 00
		Profit and loss	42,785 00
		State, county, or city money ..	14,000 00
Total resources	\$746,541 06	Total liabilities	\$746,541 06

THE HERBERT KRAFT COMPANY BANK—RED BLUFF.
(Incorp. April 24, 1895.)

STATEMENT ON JUNE 17TH.

HERBERT KRAFT, President.

GEORGE H. KRAFT, Cashier.

Resources.		Liabilities.	
Bank premises	\$6,894 55	Capital paid in coin	\$200,000 00
County warrants	676 00	Reserve fund	13,480 57
Loans on real estate	98,096 11	Due depositors	191,737 94
Loans on bonds	30,000 00	Other liabilities	10,258 23
Loans on other securities (grain, etc.)	23,720 37	State, county, or city money ..	20,000 00
Loans on personal security and overdrafts	185,966 33		
Money on hand	9,136 11		
Due from banks and bankers ..	70,946 95		
Furniture and fixtures	2,230 50		
Expenses	1,808 22		
Taxes	55 50		
Other assets	5,946 10		
Total resources	\$435,476 74	Total liabilities	\$435,476 74

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Herbert Kraft, 1,996; Edward F. Kraft, 1; George H. Kraft, 1; Gust. Kraft, 1; E. P. Kraft, 1. Total number of shares held by the Directors is 2,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tehama	\$87,745 11	\$120,000 00
Modoc	5,651 00	7,500 00
Glenn	3,800 00	6,000 00
Lassen	900 00	1,200 00
Totals	\$98,096 11	\$134,700 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
School orders	\$676 00	\$676 00	\$676 00

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
51 Oakland Consolidated Street Railway bonds.	\$51,000 00	\$30,000 00	\$51,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain, etc.	\$23,720 37	\$30,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$52,617 62
Laidlaw & Co., New York	18,329 33
Total	\$70,946 95

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Live stock	\$4,380 60	\$4,380 60
Grain	55 00	55 00
Personal property account	1,500 00	-----
Totals	\$5,935 60	-----

BANK OF NORTHERN CALIFORNIA—REDDING.

(Incorp. April 23, 1888.)

STATEMENT ON JANUARY 1ST.

E. FRISBIE, President.

E. L. BAILEY, Cashier.

Resources.		Liabilities.	
Bank premises	\$6,961 65	Capital paid in coin	\$75,500 00
Real estate taken for debt	17,838 50	Reserve fund	2,000 00
Miscellaneous stocks	200 00	Profit and loss and contin-	
County warrants	366 43	gent fund	2,555 43
Loans on real estate	42,654 78	Due depositors	36,010 05
Loans on stocks	4,900 00		
Loans on personal security	16,152 92		
Overdrafts unsecured (solvent)	2,126 98		
Money on hand	13,595 09		
Due from banks and bankers.	8,269 13		
Furniture and fixtures	3,000 00		
Total resources	\$116,065 48	Total liabilities	\$116,065 48

The amount of capital stock is \$100,000; amount subscribed is \$75,500; amount paid in coin is \$75,500. The total number of shares of stock issued is 755 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Frisbie, 230; Jas. McCormick, 60; E. L. Bailey, 60; J. D. Jamison, 50; W. L. Smith, 10. Total number of shares held by the Directors is 410 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Shasta.....	\$17,838 50	\$17,838 50

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$4,000 00	\$8,000 00
Shasta.....	37,004 78	93,700 00
Siskiyou.....	1,650 00	2,900 00
Totals	\$42,654 78	\$104,600 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Redding Armory Hall Association stock.....	\$200 00	\$200 00	\$200 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
245 shares Shasta County Fruit Co. stock	\$4,900 00	\$2,500 00	\$4,900 00
166 shares Redding Land, Ditch, and Cattle Co. stock	16,000 00	2,000 00	6,000 00
1,700 shares Redding Water Co. stock	1,700 00	400 00	1,000 00
Totals	\$22,600 00	\$4,900 00	\$11,900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
California State Bank, Sacramento.....	\$1,170 12
Crocker-Woolworth National Bank, San Francisco	3,744 84
Commercial and Savings Bank, San José	3,354 17
Total	\$8,269 13

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$6,961 65	Capital paid in coin	\$75,500 00
Real estate taken for debt	18,455 00	Reserve fund	2,000 00
Miscellaneous stocks	200 00	Profit and loss and contin-	
County warrants	523 43	gent fund.....	46 93
Loans on real estate	52,868 08	Due depositors.....	26,588 71
Loans on stocks	4,000 00	Due banks and bankers.....	674 98
Loans on personal security		Other liabilities (rents col-	
and overdrafts.....	15,176 72	lected).....	605 52
Money on hand.....	9,212 81	State, county, or city money.	3,845 69
Due from banks and bankers..	130 80	Collection and exchange col-	
Furniture and fixtures.....	3,000 00	lected	60 55
Expenses	1,006 62	Interest and discount col-	
		lected	2,212 73
Total resources	\$111,535 11	Total liabilities	\$111,535 11

The amount of capital stock is \$100,000; amount subscribed is \$75,500; amount paid in coin is \$75,500. The total number of shares of stock issued is 755 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Frisbie, 230; James McCormick, 60; E. L. Bailey, 60; W. L. Smith, 10; J. D. Jamison, 50. Total number of shares held by the Directors is 410 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Shasta.....	\$18,455 00	\$18,455 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda.....	\$7,000 00	\$14,000 00
Santa Clara.....	2,000 00	4,000 00
Shasta.....	42,818 08	114,650 00
Siskiyou.....	1,050 00	1,700 00
Totals.....	\$52,868 08	\$134,350 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Redding Armory Hall Association stock.....	\$200 00	\$200 00	\$200 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
245 shares Shasta County Fruit Co. stock.....	\$4,900 00	\$2,500 00	\$4,900 00
166 shares Redding Land, Ditch, and Cattle Co. stock.....	16,000 00	1,100 00	6,000 00
5,900 shares Redding Water Co. stock.....	5,900 00	2,400 00	3,540 00
2,300 shares Redding Electric Light and Power Co. stock.....	2,300 00	1,000 00	1,265 00
Totals.....	\$29,100 00	\$7,000 00	\$15,705 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Crocker-Woolworth National Bank, San Francisco.....	\$15 98
Commercial and Savings Bank, San José.....	114 82
Total.....	\$130 80

BANK COMMISSIONERS' EXAMINATION. (January 29, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$6,961 65	Capital paid up.....	\$75,500 00
Other real estate.....	18,475 00	Reserve fund.....	2,000 00
Invested in stocks, bonds, and warrants.....	511 18	Due depositors.....	36,044 70
Loans and discounts.....	62,697 13	Interest collected.....	372 41
Cash balances.....	15,642 21	Rents, exchange, etc.....	96 54
Due from banks and bankers.....	6,722 71	Profit and loss.....	46 93
Furniture, fixtures, etc.....	3,000 00		
Expenses, taxes, etc.....	50 70		
Total resources.....	\$114,060 58	Total liabilities.....	\$114,060 58

BANK OF SHASTA COUNTY—REDDING. (Incorp. Feb. 15, 1884.)

STATEMENT ON JANUARY 1st.

N. F. JOHNSON, President.

C. C. BUSH, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$3,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	14,155 00	Reserve fund.....	8,000 00
Miscellaneous stocks.....	3,263 00	Profit and loss and contin-	
County warrants.....	857 50	gent fund.....	1,077 81
Loans on real estate.....	45,740 00	Due depositors.....	81,771 11
Loans on stocks.....	939 00	State, county, or city money..	8,156 82
Loans on personal security			
and overdrafts.....	101,184 99		
Money on hand.....	14,416 15		
Checks and other cash items..	500 85		
Due from banks and bankers..	11,250 00		
Furniture and fixtures.....	2,600 00		
Other assets.....	1,099 25		
Total resources.....	\$199,005 74	Total liabilities.....	\$199,005 74

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. C. Bush, 179; E. A. Reid, 42; H. F. Johnson, 42; W. B. Cahoon, 20; L. McDonald, 50. Total number of shares held by the Directors is 333 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Shasta.....	\$10,355 00	\$14,000 00
Lassen.....	2,500 00	4,000 00
Modoc.....	1,300 00	2,500 00
Totals.....	\$14,155 00	\$20,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Shasta.....	\$29,296 00	\$50,000 00
Siskiyou.....	9,444 00	15,000 00
Lassen.....	7,000 00	10,000 00
Totals.....	\$45,740 00	\$75,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Redding Armory Hall Building Association stock.....	\$300 00	\$300 00	\$300 00
Cleveland Consolidated Gold Mining Co. stock..	1,660 00	550 00	1,660 00
Redding Water Co. stock.....	533 00	213 00	533 00
California Collection and Investment Co. stock..	2,200 00	2,200 00	2,200 00
School orders.....	857 50	857 50	857 50
Totals.....	\$5,550 50	\$4,120 50	\$5,550 50

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
California Collection and Investment Co. stock.....	\$500 00	\$300 00	\$500 00
People's Savings Bank (Sacramento) stock.....	257 00	89 00	257 00
Odd Fellows Hall Building Association stock..	300 00	200 00	300 00
Armory Hall Building Association stock.....	150 00	100 00	150 00
Bee Creek Ditch Co. stock.....	200 00	150 00	200 00
Shasta Lumber Co. stock.....	300 00	100 00	300 00
Totals	\$1,707 00	\$939 00	\$1,707 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$6,208 49
National Bank of D. O. Mills & Co., Sacramento	683 16
American Exchange National Bank, Chicago.....	2,838 41
Bank of Tehama County, Red Bluff	1,000 92
Commercial and Savings Bank.....	519 02
Total	\$11,250 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Mortgage account.....	\$170 95	\$170 95
Tax certificates purchased	928 30	1,000 00
Totals	\$1,099 25	\$1,170 95

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$3,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	13,205 00	Reserve fund	8,000 00
Miscellaneous stocks	3,300 00	Profit and loss and contin-	
County warrants	3,257 99	gent fund.....	3,314 69
Loans on real estate	59,253 00	Due depositors	102,974 63
Loans on stocks	939 00	Due banks and bankers.....	268 14
Loans on personal security		State, county, or city money..	3,919 55
and overdrafts	93,144 38		
Money on hand.....	23,667 60		
Checks and other cash items..	1,931 78		
Due from banks and bankers ..	11,374 07		
Furniture and fixtures.....	2,600 00		
Expenses	1,238 00		
Taxes	548 37		
Other assets	1,017 82		
Total resources	\$218,477 01	Total liabilities	\$218,477 01

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. C. Bush, 179; E. A. Reid, 42; H. F. Johnson, 42; W. B. Cahoon, 20; L. McDonald, 50. Total number of shares held by the Directors is 333 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Shasta.....	\$9,405 00	\$14,000 00
Lassen	2,500 00	4,000 00
Modoc.....	1,300 00	3,000 00
Totals	\$13,205 00	\$21,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Shasta	\$59,253 00	\$75,000 00
Siskiyou	9,444 00	15,000 00
Lassen	7,000 00	10,000 00
Totals	\$75,697 00	\$100,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Redding Armory Hall Building Ass'n stock ...	\$300 00	\$300 00	\$300 00
Cleveland Consolidated Gold Mining Co. stock ...	1,660 00	550 00	1,660 00
Redding Water Co. stock	533 00	250 00	533 00
California Collection and Investment Co. stock ...	2,200 00	2,200 00	2,200 00
School orders (Shasta County)	3,257 99	3,257 99	3,257 99
Totals	\$7,950 99	\$6,557 99	\$7,950 99

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
California Collection and Investment Co. stock ...	\$500 00	\$300 00	\$500 00
People's Savings Bank (Sacramento) stock	257 00	89 00	257 00
I. O. O. F. Hall (Redding) stock	300 00	200 00	300 00
Redding Armory Hall stock	150 00	100 00	150 00
Bee Creek Ditch Co. stock	200 00	150 00	200 00
Shasta Lumber Co. stock	300 00	100 00	300 00
Totals	\$1,707 00	\$939 00	\$1,707 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$6,148 49
National Bank of D. O. Mills & Co., Sacramento	1,277 09
American Exchange National Bank, Chicago	3,773 76
Commercial and Savings Bank	174 73
Total	\$11,374 07

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Tax certificates purchased	\$556 57	\$556 57
Mortgage account	461 25	461 25
Totals	\$1,017 82	\$1,017 82

BANK COMMISSIONERS' EXAMINATION. (January 29, 1895.)

Resources.		Liabilities.	
Bank premises	\$3,000 00	Capital paid up	\$100,000 00
Other real estate	14,155 00	Reserve fund	8,000 00
Invested in stocks, bonds, and warrants	3,566 51	Due depositors	86,782 99
Loans and discounts	148,966 89	Due banks and bankers	1,278 52
Cash balances	20,107 11	Interest collected	697 62
Due from banks and bankers	5,453 73	Rents, exchange, etc.	30 00
Furniture, fixtures, etc.	2,600 00	Profit and loss	261 01
Expenses, taxes, etc.	1,050 90	Public money	1,850 00
Total resources	\$198,900 14	Total liabilities	\$198,900 14

UNION BANK OF REDLANDS. (Incorp. March 10, 1887.)

STATEMENT ON JANUARY 1ST.

CURTIS WELLS, President.

K. C. WELLS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,500 00	Capital paid in coin	\$50,000 00
Loans on real estate	68,330 50	Reserve fund	11,000 00
Loans on stocks	15,259 41	Profit and loss and contin-	
Loans on other securities.....	18,975 50	gent fund.....	4,057 94
Overdrafts secured.....	27,571 94	Due depositors.....	92,532 60
Money on hand.....	10,613 51	State, county, or city money..	13,500 00
Checks and other cash items..	223 45		
Due from banks and bankers..	24,067 40		
Taxes.....	1,548 83		
Total resources	\$171,090 54	Total liabilities	\$171,090 54

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. J. Hayes, 78; I. L. Lyon, 51; Wm. Craig, 5; Lewis Jacobs, 10; F. P. Meserve, 2; H. H. Garstin, 2; Curtis Wells, 86. Total number of shares held by the Directors is 234 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	\$66,780 50	\$146,375 00
Riverside.....	1,550 00	4,400 00
Totals	\$68,330 50	\$150,775 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
51½ shares Redlands Water Co. stock.....	\$32,550 00	\$15,259 41	\$30,250 00
33 shares East Redlands Water Co. stock.....			
4 shares West Redlands Water Co. stock.....			
18 shares Redlands Heights Water Co. stock..			
89 shares Crafton Water Co. stock.....			
12 shares Lugonia Water Co. stock.....			
13 Bear Valley Class "A" certificates			
80 shares Electric Light and Power Co. stock..			
25 shares Union Bank stock.....			

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Notes secured by mortgages, etc.....	\$15,240 00	\$21,075 00
Warehouse receipts for dried fruit, with insurance	3,735 50	5,200 00
Totals	\$18,975 50	\$26,275 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of San Bernardino.....	\$1,306 62
First National Bank, San Bernardino.....	14 13
Los Angeles National Bank.....	2,043 79
Crocker-Woolworth National Bank, San Francisco	6,393 04
National Park Bank, New York.....	14,309 82
Total	\$24,067 40

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$4,500 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	336 66	Reserve fund	12,000 00
Loans on real estate	59,692 50	Profit and loss and contin-	
Loans on stocks and bonds	20,972 45	gent fund	2,983 48
Loans on personal security		Due depositors	101,447 88
and overdrafts	36,329 00		
Money on hand	10,832 14		
Checks and other cash items	157 10		
Due from banks and bankers	32,956 35		
Expenses	655 16		
Total resources	\$166,431 36	Total liabilities	\$166,431 36

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Curtis Wells, 86; S. J. Hayes, 78; Lewis Jacobs, 10; Isaac L. Lyon, 51; F. P. Meserve, 2; Wm. Craig, 5; H. H. Garstin, 2. Total number of shares held by the Directors is 234 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$336 66	\$200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	\$59,692 50	\$133,700 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
40 shares Redlands Water Co. stock	\$4,000 00	\$3,015 00	\$5,000 00
14 shares Redlands Heights Water Co. stock	1,400 00	350 00	1,400 00
46 $\frac{1}{10}$ shares East Redlands Water Co. stock	4,640 00	2,400 00	4,640 00
25 $\frac{1}{10}$ shares West Redlands Water Co. stock	2,550 00	400 00	2,550 00
196 shares Crafton Water Co. stock	19,600 00	10,510 00	19,600 00
12 $\frac{3}{10}$ shares Lugonia Water Co. stock	1,250 00	147 45	1,250 00
13 certificates Bear Valley, "Class A"	1,300 00	750 00	1,300 00
50 shares Redlands Electric Light Co. stock	5,000 00	600 00	2,500 00
Linda Vista Irrigation District bond	500 00	100 00	250 00
38 shares Union Bank stock	3,800 00	2,700 00	4,750 00
Totals	\$44,040 00	\$20,972 45	\$43,240 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of San Bernardino	\$3,377 68
First National Bank, San Bernardino	11 31
Los Angeles National Bank	6,349 86
Crocker-Woolworth National Bank, San Francisco	5,056 13
National Park Bank, New York	18,161 37
Total	\$32,956 35

BANK COMMISSIONERS' EXAMINATION. (October 6, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$4,500 00	Capital paid up.....	\$50,000 00
Other real estate.....	842 10	Reserve fund.....	10,000 00
Loans and discounts.....	136,967 61	Due depositors.....	99,592 09
Cash balances.....	8,112 71	Profit and loss.....	7,723 57
Due from banks and bankers..	14,562 31		
Expenses, taxes, etc.....	2,330 93		
Total resources.....	\$167,315 66	Total liabilities.....	\$167,315 66

BANK OF SAN MATEO COUNTY—REDWOOD CITY.
(Incorp. July 24, 1891.)

STATEMENT ON JANUARY 1ST.

J. L. Ross, President.

L. P. BEHRENS, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$31,800 00	Capital paid in coin.....	\$102,800 00
Loans on real estate.....	85,327 00	Reserve fund.....	26,000 00
Loans on stocks.....	4,634 10	Profit and loss and contin-	
Loans on other securities		gent fund.....	5,778 62
(grain, etc.).....	9,065 00	Due depositors.....	101,014 49
Loans on personal security..	121,849 12	Dividends unpaid.....	1,527 00
Overdrafts unsecured (solvent)	24,237 15	State, county, or city money..	74,958 47
Money on hand.....	12,457 55		
Checks and other cash items..	1,239 16		
Due from banks and bankers..	18,145 86		
Furniture and fixtures.....	2,000 00		
Taxes.....	758 60		
Other assets (collection ac-			
count).....	143 50		
German Savings Bank book..	421 54		
Total resources.....	\$312,078 58	Total liabilities.....	\$312,078 58

The amount of capital stock is \$200,000; amount subscribed is \$102,800; amount paid in coin is \$102,800. The total number of shares of stock issued is 1,028 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. L. Ross, 93; P. P. Chamberlain, 20; L. J. Frank, 15; George H. Rice, 20; Charles Josse-lyn, 126; Charles Hanson, 20; James D. Byrnes, 25; George W. Scott, 10; L. P. Behrens, 230. Total number of shares held by the Directors is 559 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno.....	\$7,500 00	\$15,000 00
Santa Cruz.....	10,000 00	35,000 00
Santa Clara.....	7,287 50	20,000 00
San Mateo.....	60,539 50	145,000 00
Totals.....	\$85,327 00	\$215,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Jefferson School District bonds.....	\$15,000 00	\$15,000 00	\$15,770 00
Redwood City School District bonds.....	7,000 00	7,000 00	7,035 00
San Bruno School District bonds.....	8,000 00	8,000 00	8,093 00
Higgins School District bonds.....	600 00	600 00	612 00
San Pedro School District bonds.....	1,200 00	1,200 00	1,287 00
Totals	\$31,800 00	\$31,800 00	\$32,797 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
35 shares San Mateo County Building and Loan stock.....	\$2,380 00	\$925 00	\$2,380 00
35 shares Bank of San Mateo County stock.....	3,500 00	3,709 10	4,550 00
Totals	\$5,880 00	\$4,634 10	\$6,930 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Bill of sale of 7 head of horses.....	\$115 00	\$250 00
Bill of sale of 2,000,000 redwood shingles.....	1,000 00	2,000 00
Deed to 4 lots in San Mateo.....	1,000 00	1,500 00
Deed to 12 acres of land near San Mateo.....	450 00	1,500 00
Deed to house and lot near Woodside.....	350 00	1,250 00
3,378 bales of hay, stored in Hanson & Co.'s warehouse.....	2,700 00	4,000 00
2,375 sacks of oats, stored in Hanson & Co.'s warehouse.....	1,450 00	2,350 00
Contract on 240 acres of land.....	2,000 00	4,000 00
Totals	\$9,065 00	\$16,850 00

Shingles, hay, and grain insured against loss by fire, and policy payable to us.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
German Savings Bank book.....	\$421 54
Western National Bank, New York.....	8,262 91
First National Bank, San Francisco.....	9,882 95
Total	\$18,567 40

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$27,000 00	Capital paid in coin.....	\$102,800 00
County warrants.....	3,520 00	Reserve fund.....	26,000 00
Loans on real estate.....	86,331 00	Profit and loss and contin-	
Loans on stocks.....	6,550 00	gent fund.....	6,537 50
Loans on other securities		Due depositors.....	98,699 25
(grain, etc.).....	8,520 00	Due banks and bankers.....	5,834 89
Loans on personal security		Dividends unpaid.....	1,732 00
and overdrafts.....	107,861 31	Other liabilities (interest col-	
Money on hand.....	13,103 20	lected).....	1,462 90
Checks and other cash items.....	580 50	State, county, or city money.....	14,260 40
Due from banks and bankers.....	1,312 78		
Furniture and fixtures.....	2,000 00		
Expenses.....	404 65		
Other assets (collection ac-			
count).....	143 50		
Total resources	\$257,326 94	Total liabilities	\$257,326 94

The amount of capital stock is \$200,000; amount subscribed is \$102,800; amount paid in coin is \$102,800. The total number of shares of stock issued is 1,028 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. L. Ross, 93; P. P. Chamberlain, 20; L. J. Frank, 15; George H. Rice, 20; Charles Josse-lynn, 126; Charles Hanson, 20; James D. Byrnes, 25; George W. Scott, 10; L. P. Behrens, 230. Total number of shares held by the Directors is 559 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$7,500 00	\$15,000 00
Santa Cruz	10,000 00	35,000 00
Santa Clara	9,200 00	22,500 00
San Benito	3,000 00	7,000 00
Glenn	1,000 00	2,000 00
San Mateo	55,631 00	140,000 00
Totals	\$86,331 00	\$221,500 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Jefferson School District bonds	\$13,500 00	\$13,500 00	\$14,100 00
Redwood City School District bonds	4,000 00	4,000 00	4,025 00
San Pedro School District bonds	900 00	900 00	950 00
San Bruno School District bonds	8,000 00	8,000 00	8,200 00
Higgins School District bonds	600 00	600 00	600 00
Totals	\$27,000 00	\$27,000 00	\$27,875 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
27 shares San Mateo County Building and Loan stock	\$1,970 00	\$1,550 00	\$1,970 00
40 shares Bank of San Mateo County stock	4,000 00	5,000 00	5,600 00
Totals	\$5,970 00	\$6,550 00	\$7,570 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Bill of sale of 2,000,000 redwood shingles	\$1,000 00	\$2,000 00
Deed to 12 acres of land near San Mateo	450 00	1,500 00
Contract on 240 acres of land	2,000 00	4,000 00
1,000 sacks of wheat in warehouse	800 00	1,200 00
Contract on lots in San Mateo still due us	600 00	1,000 00
Contract on dwelling house and lot	150 00	1,000 00
County warrants and claims	3,520 00	3,520 00
Totals	\$8,520 00	\$14,220 00
Shingles and grain insured against loss by fire; loss payable to us.		

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
German Savings Bank book	\$421 54
Western National Bank of New York	891 24
Total	\$1,312 78

BANK COMMISSIONERS' EXAMINATION. (December 3, 1894.)

Resources.		Liabilities.	
Loans and discounts	\$296,012 80	Capital paid up	\$102,800 00
Cash balances	23,174 45	Reserve fund	22,000 00
Due from banks and bankers	54,897 01	Due depositors	81,398 26
Furniture, fixtures, etc.	2,000 00	Public money	161,021 00
Expenses, taxes, etc.	288 75	Interest collected	31 85
		Dividends unpaid	1,542 00
		Profit and loss	7,579 90
Total resources	\$376,373 01	Total liabilities	\$376,373 01

ORANGE GROWERS BANK—RIVERSIDE. (Incorp. August 17, 1891.)

STATEMENT ON JANUARY 1ST.

M. J. DANIELS, President.

H. T. HAYS, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$800 00	Capital paid in coin.....	\$70,000 00
Miscellaneous bonds and stocks.....	11,500 00	Profit and loss and contingent fund.....	5,003 61
County warrants.....	3,213 82	Due depositors.....	230,805 70
Loans on real estate.....	48,388 28	Due banks and bankers.....	13,030 18
Loans on stocks, bonds, and warrants.....	10,824 24	Dividends unpaid.....	40 00
Loans on other securities.....	38,883 38	State, county, or city money.....	33,507 21
Loans on personal security and overdrafts.....	114,884 99		
Money on hand.....	59,298 11		
Checks and other cash items.....	5,670 79		
Due from banks and bankers.....	55,423 09		
Furniture and fixtures.....	3,500 00		
Total resources.....	\$352,386 70	Total liabilities.....	\$352,386 70

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$70,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is: 90 shares at \$100, \$9,000; 25 shares at \$50, \$1,250; 30 shares at \$29 16 +, \$875; 2,355 shares at \$25, \$58,875; total, \$70,000.

The names of the Directors, and number of shares of stock held by each, are as follows: M. J. Daniels, 130; S. C. Evans, Jr., 85; Geo. Frost, 70; G. Rouse, 50; E. A. Chase, 30; W. A. Hayt, 50; W. P. Lett, 50; R. W. A. Godfrey, 30. Total number of shares held by the Directors is 495 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Riverside.....	\$800 00	\$1,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Riverside.....	\$48,388 28	\$142,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
10 bonds Las Peñasquitas Land and Water Co.....	\$5,000 00	\$5,000 00	\$5,000 00
16 bonds San Jacinto and Pleasant Valley Irrigation District.....	4,000 00	4,000 00	4,000 00
45 shares Rubidoux Building Co. stock.....	4,500 00	2,500 00	4,500 00
Totals.....	\$13,500 00	\$11,500 00	\$13,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
180 shares Orange Growers Bank stock.....	\$4,500 00	\$3,311 67	\$4,950 00
30 shares New Orleans Electric Light stock.....	3,000 00	200 00	3,500 00
10 bonds East Riverside Irrigation District.....	5,000 00	4,500 00	5,000 00
59 shares Hall's Addition Water Co. stock.....	5,900 00	1,700 00	3,540 00
East Riverside Irrigation District warrants.....	112 57	112 57	112 57
40 shares Rubidoux Building Co. stock.....	4,000 00	1,000 00	4,000 00
Totals.....	\$22,512 57	\$10,824 24	\$21,102 57

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Bills of lading, warehouse receipts, accepted orders on fruit associations, and promissory notes, as collateral.....	\$38,883 38	\$59,221 72

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Chase National Bank, New York.....	\$21,367 26
First National Bank, Chicago.....	10,022 52
Wells, Fargo & Co.'s Bank, San Francisco.....	5,936 76
Citizens Bank, Los Angeles.....	6,170 34
State Loan and Trust Co., Los Angeles.....	4,511 79
First National Bank, Los Angeles.....	3,087 63
Consolidated Bank, Elsinore.....	354 59
Perris Valley Bank, Perris.....	633 90
Citizens National Bank, Baltimore, Md.....	2,288 30
Marine National Bank, Pittsburg, Pa.....	900 00
Citizens State Bank, Peru, Nebraska.....	150 00
Total.....	\$55,423 09

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$4,693 23	Capital paid in coin.....	\$70,000 00
Miscellaneous bonds and stocks.....	11,500 00	Profit and loss and contingent fund.....	6,130 21
County warrants.....	2,862 84	Due depositors.....	343,316 59
Loans on real estate.....	57,358 51	Due banks and bankers.....	7,501 73
Loans on stocks, bonds, and warrants.....	7,340 40	Dividends unpaid.....	100 00
Loans on other securities.....	30,556 00	State, county, or city money.....	49,086 62
Loans on personal security and overdrafts.....	124,501 10		
Money on hand.....	51,969 34		
Checks and other cash items.....	3,680 71		
Due from banks and bankers.....	178,085 79		
Furniture and fixtures.....	3,470 00		
Other assets.....	117 23		
Total resources.....	\$476,135 15	Total liabilities.....	\$476,135 15

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$70,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is: 2,323 shares at \$25, \$58,075; 90 shares at \$100, \$9,000; 47 shares at \$37 87+, \$1,800; 40 shares at \$28 12, \$1,125; total, \$70,000.

The names of the Directors, and number of shares of stock held by each, are as follows: M. J. Daniels, 140; S. C. Evans, Jr., 38; George Frost, 70; G. Rouse, 50; J. C. Hardman, 100; W. A. Hayt, 50; W. P. Lett, 50; R. W. A. Godfrey, 40; E. A. Chase, 30. Total number of shares held by the Directors is 568 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside.....	\$4,693 23	\$5,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside.....	\$57,358 51	\$158,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
10 bonds Las Peñasquitas Land and Water Co..	\$5,000 00	\$5,000 00	\$5,000 00
40 shares Rubidoux Building Co. stock.....	4,000 00	2,500 00	3,000 00
16 bonds San Jacinto and Pleasant Valley Irrigation District.....	4,000 00	4,000 00	4,000 00
Totals	\$13,000 00	\$11,500 00	\$12,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
120 shares Orange Growers Bank stock.....	\$3,000 00	\$2,625 00	\$3,000 00
10 shares New Orleans Electric Light and Gas Co. stock.....	1,000 00	500 00	1,200 00
59 shares Hall's Addition Water Co. stock.....	5,900 00	1,700 00	3,540 00
40 shares Rubidoux Building Co. stock.....	4,000 00	1,500 00	4,000 00
1 bond East Riverside Irrigation District.....	500 00	250 00	500 00
1 warrant East Riverside Irrigation District...	765 40	765 40	765 40
Totals	\$15,165 40	\$7,340 40	\$13,005 40

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Bills of lading, warehouse receipts, accepted fruit orders, chattel mortgages, postage stamps, and promissory notes..	\$30,556 00	\$61,296 20

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Chase National Bank, New York.....	\$109,960 40
First National Bank, Chicago.....	32,637 42
Wells, Fargo & Co.'s Bank, San Francisco.....	18,029 25
Citizens Bank, Los Angeles.....	5,435 18
State Loan and Trust Co., Los Angeles.....	6,345 67
First National Bank, Los Angeles.....	3,494 15
National Bank of California, Los Angeles.....	470 85
Consolidated Bank, Elsinore.....	160 70
Perris Valley Bank, Perris.....	217 20
State Bank, San Jacinto.....	716 47
General bank account (small amounts of collections).....	618 50
Total	\$178,085 79

BANK COMMISSIONERS' EXAMINATION. (October 9, 1894.)

Resources.		Liabilities.	
Real estate.....	\$800 00	Capital paid up.....	\$70,000 00
Invested in stocks, bonds, and warrants.....	14,117 84	Due depositors.....	130,548 81
Loans and discounts.....	151,943 73	Due banks and bankers.....	2,027 49
Cash balances.....	23,536 09	Interest collected.....	2,440 80
Due from banks and bankers.....	11,287 88	Rents, exchange, etc.....	91 37
Furniture, fixtures, etc.....	3,500 00	Dividends unpaid.....	90 00
Expenses, taxes, etc.....	2,210 16	Profit and loss.....	2,218 02
Other assets.....	20 79		
Total resources	\$207,416 49	Total liabilities	\$207,416 49

CALIFORNIA STATE BANK—SACRAMENTO. (Incorp. April, 1882.)

STATEMENT ON JANUARY 1ST.

FREDERICK COX, President.

W. E. GERBER, Cashier.

Resources.		Liabilities.	
Bank premises and safe deposit vaults.....	\$118,419 49	Capital paid in coin	\$250,000 00
Real estate taken for debt	60,285 51	Reserve fund	100,000 00
Miscellaneous bonds and stocks	3,000 00	Profit and loss and contingent fund.....	7,132 71
Loans on real estate	191,298 00	Due depositors.....	604,123 27
Loans on stocks and bonds.....	113,524 36	Due banks and bankers	147,017 55
Loans on personal security.....	237,420 77	Dividends unpaid	10,000 00
Overdrafts unsecured (solvent)	305,164 18	State, county, or city money ..	307,813 49
Money on hand.....	342,611 50		
Checks and other cash items.....	28,848 35		
Due from banks and bankers ..	12,555 90		
Furniture and fixtures.....	9,303 62		
Other assets (telephone line).....	1,684 71		
Items in course of collection.....	1,970 63		
Total resources	\$1,426,087 02	Total liabilities.....	\$1,426,087 02

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Frederick Cox, 700; C. W. Clarke, 400; George C. Perkins, 200; Joseph Steffens, 500; Peter Bohl, 100; Adolph Heilbron, 100; W. E. Gerber, 300. Total number of shares held by the Directors is 2,300 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$60,285 51	\$60,285 51

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sacramento	\$89,909 26	\$211,500 00
El Dorado	2,450 00	8,000 00
Kern	4,000 00	5,000 00
Placer	1,700 00	2,500 00
Solano	30,000 00	63,600 00
San Bernardino	5,000 00	10,000 00
Yolo	58,238 74	97,500 00
Totals	\$191,298 00	\$398,100 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Sacramento City bonds.....	\$1,000 00	\$1,000 00	\$1,000 00
Mt. Shasta Mineral Springs stock	5,000 00	2,000 00	2,000 00
Totals	\$6,000 00	\$3,000 00	\$3,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Building and Loan stock	\$3,350 00	\$5,700 00
Buffalo Brewing Co. stock	5,269 80	8,200 00
Sacramento Packing and Drying Co. stock	500 00	1,650 00
Sacramento Bank stock	39,000 00	64,500 00
Mt. Shasta Mineral Springs stock	3,410 00	5,000 00
Geary Street Railroad stock	7,000 00	17,000 00
Continental Fruit Express stock	23,082 64	60,000 00
Sacramento Electric Power and Light Co. bonds	30,000 00	35,000 00
Southern Pacific Co. bonds	1,911 92	3,000 00
Totals	\$113,524 36	\$200,050 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
J. P. Morgan & Co., New York	\$2,152 12
American Exchange National Bank, Chicago	3,955 55
The Rideout Bank, Marysville	3,613 61
Sacramento Valley Bank, Biggs	2,834 62
Total	\$12,555 90

STATEMENT ON JUNE 17TH.

Resources.	Liabilities.
Bank premises (including safe deposit vaults)	Capital paid in coin
Real estate taken for debt	Reserve fund
Miscellaneous stocks	Profit and loss and contingent fund
Loans on real estate	Due depositors
Loans on stocks and bonds	Due banks and bankers
Loans on other securities (grain)	Interest, rent, and exchange collected
Loans on personal security and overdrafts	State, county, or city money
Money on hand	
Checks and other cash items	
Due from banks and bankers	
Furniture and fixtures	
Expenses	
Taxes, etc.	
Other assets (collection account)	
Total resources	Total liabilities

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Frederick Cox, 500; C. W. Clarke, 400; George C. Perkins, 200; Joseph Steffens, 500; Adolph Heilbron, 100; Peter Bohl, 100; W. E. Gerber, 200. Total number of shares held by the Directors is 2,000 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$60,285 51	\$60,285 51

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sacramento	\$124,758 05	\$284,500 00
El Dorado	2,145 00	9,000 00
Placer	1,850 00	3,000 00
Lassen	20,000 00	40,000 00
San Bernardino	4,750 00	10,000 00
Tulare	2,300 00	3,000 00
Yolo	36,400 00	48,000 00
Totals	\$192,203 05	\$397,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Mt. Shasta Mineral Springs stock	\$5,000 00	\$2,000 00	\$2,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Building and Loan stock	\$2,070 00	\$4,800 00
Buffalo Brewing Co. stock	5,100 00	6,200 00
Sacramento Bank stock	35,000 00	64,500 00
Sacramento Electric Power and Light Co. bonds	19,680 00	35,000 00
Southern Pacific Co. bonds	2,311 26	3,000 00
Mt. Shasta Mineral Springs stock	2,450 00	4,000 00
Sacramento Packing and Drying Co. stock	400 00	1,650 00
Geary Street Railroad Co. stock	7,000 00	17,000 00
Totals	\$74,011 26	\$136,150 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse	\$1,720 00	\$3,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$124,105 73
J. P. Morgan & Co., New York	6,350 39
American Exchange National Bank, Chicago	3,746 73
Bank of Butte County, Chico	2,174 72
Farmers Bank of Fresno	946 60
Bank of Northern California, Redding	657 98
Stockton Savings Bank	837 24
Bank of Vacaville	1,696 71
Total	\$139,664 10

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Items in course of collection	\$4,032 12	\$4,032 12

BANK COMMISSIONERS' EXAMINATION. (July 24, 1894.)

Resources.		Liabilities.	
Bank premises	\$103,419 49	Capital paid up	\$250,000 00
Other real estate	60,285 51	Reserve fund	100,000 00
Invested in stocks, bonds, and warrants	3,000 00	Due depositors	701,498 73
Loans and discounts	682,135 56	Due banks and bankers	98,634 86
Cash balances	178,733 81	Interest collected	2,991 83
Due from banks and bankers	100,239 96	Rents, exchange, etc.	236 67
Furniture, fixtures, etc.	9,303 62	Profit and loss	1,316 93
Expenses, taxes, etc.	1,007 86	Other liabilities	131 50
Other assets	16,684 71		
Total resources	\$1,154,810 52	Total liabilities	\$1,154,810 52

MONTEREY COUNTY BANK—SALINAS. (Incorp. October 17, 1890.)

STATEMENT ON JANUARY 1ST.

WM. VANDERHURST, President.

LUTHER RODGERS, Cashier.

Resources.		Liabilities.	
Bank premises	\$18,100 00	Capital paid in coin	\$120,000 00
Loans on real estate	71,462 20	Reserve fund	20,000 00
Loans on stocks	32,000 00	Profit and loss and contin-	
Loans on other securities		gent fund	16,694 35
(grain)	11,302 89	Due depositors	88,348 71
Loans on personal security		Due County Treasurer	30,000 00
and overdrafts	76,333 97		
Money on hand	25,743 68		
Checks and other cash items ..	1,968 20		
Due from banks and bankers ..	36,232 12		
Furniture and fixtures	1,900 00		
Total resources	\$275,043 06	Total liabilities	\$275,043 06

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$120,000. The amount paid on each share of stock is \$60; no stock to be issued until full amount is paid in.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Vanderhurst, 10; J. B. Iverson, 40; M. Lynn, 100; Francis Doud, 125; R. L. Porter, 10; C. T. Romie, 50; C. P. Nance, 105. Total number of shares held by the Directors is 440 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	\$71,462 20	\$172,800 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
1,000 shares Sperry Flour Co. stock	\$100,000 00	\$15,000 00	\$35,000 00
225 shares Wöhrlich-Cornett Co. stock	22,500 00	8,000 00	22,500 00
200 shares Vanderhurst-Sanborn Co. stock	20,000 00	9,000 00	20,000 00
Totals	\$142,500 00	\$32,000 00	\$77,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse	\$11,302 89	\$18,690 08

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of San José	\$682 83
Bank of Watsonville	2,159 68
First National Bank, San Francisco	30,167 90
Western National Bank, New York	3,221 71
Total	\$36,232 12

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$18,100 00	Capital paid in coin.....	\$120,400 00
Loans on real estate.....	104,749 45	Reserve fund.....	20,000 00
Loans on stocks.....	24,600 00	Profit and loss and contin- gent fund.....	16,694 35
Loans on personal security and overdrafts.....	114,970 29	Due depositors.....	112,140 11
Money on hand.....	27,867 16	State, county, or city money..	22,000 00
Due from banks and bankers..	5,027 07	Interest collected.....	7,268 10
Furniture and fixtures.....	1,900 00	Rents and exchange.....	223 00
Expenses.....	1,511 59		
Total resources.....	\$298,725 56	Total liabilities.....	\$298,725 56

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$120,400. The amount paid on each share of stock is \$60; no stock to be issued until full amount is paid in.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Vanderhurst, 10; J. B. Iverson 40; M. Lynn, 100; F. Doud, 125; R. L. Porter, 10; C. T. Romie, 50; C. P. Nance, 105. Total number of shares held by the Directors is 440 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	\$104,749 45	\$206,100 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
1,040 shares Sperry Flour Co. stock.....	\$104,000 00	\$5,900 00	\$36,400 00
225 shares Woehlich-Cornett Co. stock	22,500 00	8,000 00	22,500 00
250 shares Vanderhurst-Sanborn Co. stock	25,000 00	10,700 00	25,000 00
Totals.....	\$151,500 00	\$24,600 00	\$83,900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of San José	\$774 49
Bank of Watsonville.....	1,381 31
First National Bank, San Francisco.....	2,050 68
Western National Bank, New York.....	829 59
Total.....	\$5,027 07

BANK COMMISSIONERS' EXAMINATION. (July 17, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$18,100 00	Capital paid up.....	\$120,000 00
Loans and discounts.....	211,165 59	Reserve fund.....	20,000 00
Cash balances.....	28,663 91	Due depositors.....	113,998 18
Due from banks and bankers..	5,374 76	Due banks and bankers.....	778 98
Furniture, fixtures, etc.....	1,900 00	Interest collected.....	27 90
Expenses, taxes, etc.....	46 10	Rents, exchange, etc.....	27 00
		Profit and loss.....	10,268 30
		Other liabilities.....	150 00
Total resources.....	\$265,250 36	Total liabilities.....	\$265,250 36

SALINAS CITY BANK. (Incorp. May 10, 1873.)

STATEMENT ON JANUARY 1ST.

A. B. JACKSON, President.

W. S. JOHNSON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	12,734 33	Profit and loss and contin-	
School orders and city claims.....	59 65	gent fund.....	100,000 00
Loans on real estate.....	254,236 36	Due depositors.....	191,727 93
Loans on stocks.....	166,976 07	Due banks and bankers.....	545 99
Loans on other securities		Dividends unpaid.....	7,500 00
(grain, etc.).....	12,172 35	Other liabilities.....	19,837 64
Loans on personal security		State, county, or city money.....	37,757 84
and overdrafts.....	123,671 57		
Money on hand.....	32,217 89		
Checks and other cash items.....	3,009 97		
Due from banks and bankers.....	39,291 21		
Total resources.....	\$657,369 40	Total liabilities.....	\$657,369 40

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. B. Jackson, 175; J. H. McDougall, 100; J. D. Carr, 750; Elisha Archer, 75; Thomas Rea, 225. Total number of shares held by the Directors is 1,325 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey.....	\$12,734 33	\$18,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey.....	\$217,036 36	\$320,000 00
San Benito.....	35,000 00	45,000 00
San Luis Obispo.....	2,200 00	5,000 00
Totals.....	\$254,236 36	\$370,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
700 shares Salinas City Bank stock.....	\$70,000 00	\$75,000 00	\$98,000 00
580 shares Central Milling Co. stock.....	58,000 00	48,079 56	46,400 00
3,000 shares Sperry Flour Co. stock.....	300,000 00	40,896 51	300,000 00
100 shares San Diego Gas and Electric Light Co. stock.....	10,000 00	3,000 00	3,000 00
Totals.....	\$438,000 00	\$166,976 07	\$447,400 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for wheat, barley, seeds, and hay.....	\$12,172 35	\$12,700 06

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco.....	\$38,578 62
Donohoe-Kelly Banking Co., San Francisco.....	20 87
Commercial and Savings Bank, San José.....	470 01
A. Borel & Co., San Francisco.....	221 71
Total.....	\$39,291 21

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	12,734 33	Profit and loss and contin-	
County and city warrants	189 40	gent fund	100,000 00
Loans on real estate	252,861 83	Due depositors	185,495 92
Loans on stocks	102,909 76	Interest collected	28,043 16
Loans on other securities		Discount and exchange	174 76
(grain, etc.)	1,592 54	State, county, or city money	22,740 31
Loans on personal security		Rents	615 15
and overdrafts	113,299 63	Suspense account	1,318 45
Money on hand	29,559 10		
Checks and other cash items	5,956 94		
Due from banks and bankers	103,870 37		
Expenses	2,413 85		
Total resources	\$638,387 75	Total liabilities	\$638,387 75

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. B. Jackson, 175; J. H. McDougall, 165; Elisha Archer, 100; Thomas Rea, 225; Uriah Wood, 327½. Total number of shares held by the Directors is 992½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey	\$12,734 33	\$18,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	\$238,913 27	\$325,000 00
San Benito	11,748 56	45,000 00
San Luis Obispo	2,200 00	5,000 00
Totals	\$252,861 83	\$375,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
528 shares Salinas City Bank stock	\$52,800 00	\$46,030 20	\$73,920 00
580 shares Central Milling Co. stock	58,000 00	53,879 56	46,400 00
100 shares San Diego Gas and Electric Light Co.			
stock	10,000 00	3,000 00	3,000 00
Totals	\$120,800 00	\$102,909 76	\$123,320 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for barley, beans, and seeds	\$1,592 54	\$2,180 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco	\$94,986 61
Donohoe-Kelly Banking Co., San Francisco	87
Alfred Borel & Co., San Francisco	129 46
Commercial and Savings Bank, San José	163 11
Garden City Bank and Trust Co., San José	1,825 10
National Park Bank, New York	6,765 22
Total	\$103,870 37

BANK COMMISSIONERS' EXAMINATION. (July 17, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid up.....	\$300,000 00
Other real estate.....	12,734 33	Due depositors.....	222,158 21
Loans and discounts.....	547,089 56	Interest collected.....	18,073 76
Cash balances.....	35,713 89	Rents, exchange, etc.....	1,043 32
Due from banks and bankers..	31,315 09	Profit and loss.....	100,000 00
Expenses, taxes, etc.....	3,240 87	Other liabilities (suspense)...	1,818 45
Total resources.....	\$643,093 74	Total liabilities.....	\$643,093 74

COMMERCIAL BANK OF SANTA ANA. (Incorp. April 22, 1882.)

STATEMENT ON JANUARY 1ST.

N. PALMER, President.

B. G. BALCOM, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	64,861 12	Reserve fund.....	50,000 00
Miscellaneous stocks.....	30,384 50	Profit and loss and contin-	
County warrants.....	92 16	gent fund.....	16,501 16
Loans on real estate.....	75,563 80	Due depositors.....	162,381 01
Loans on stocks.....	15,049 64	State, county, or city money..	45,565 29
Loans on other securities (grain, etc.).....	2,014 00		
Loans on personal security and overdrafts.....	71,693 84		
Money on hand.....	52,909 49		
Checks and other cash items..	1,912 70		
Due from banks and bankers..	41,043 89		
Furniture and fixtures.....	2,100 00		
Other assets.....	1,822 32		
Total resources.....	\$374,447 46	Total liabilities.....	\$374,447 46

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 440; D. Halladay, 260; Paul Seeger, 10; G. J. Mosbaugh, 10; B. G. Balcom, 20. Total number of shares held by the Directors is 740 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$4,000 00	\$3,400 00
Orange.....	38,861 12	36,180 00
Riverside.....	20,000 00	20,000 00
Wilson County, Kansas.....	2,000 00	2,000 00
Totals.....	\$64,861 12	\$61,580 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles.....	\$3,035 00	\$7,500 00
Orange.....	72,528 80	164,200 00
Totals.....	\$75,563 80	\$171,700 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
895 shares Bank of Orange stock	\$89,500 00	\$22,375 00	\$30,660 00
71 shares Bank of Tustin stock	7,100 00	1,407 50	2,100 00
25 $\frac{1}{4}$ shares Orange County Savings Bank stock ..	25,500 00	4,975 00	4,975 00
10 shares Olive Milling Co. (Olive, Cal.) stock ..	1,000 00	1,000 00	800 00
250 shares Barton Land and Water Co. stock ..	25,000 00	627 00	2,000 00
Totals	\$148,100 00	\$30,384 50	\$40,535 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
1,347 $\frac{3}{8}$ shares Santa Ana, Orange, and Tustin Street Railway Co. stock	\$13,473 80	\$1,233 95	\$3,368 45
2,000 shares M. J. Bundy Hardware Co. stock ..	20,000 00	6,315 69	6,666 66
26 $\frac{3}{4}$ shares Olive Milling Co. stock	2,666 66	1,350 00	2,132 80
40 $\frac{3}{4}$ shares Arizona Sandstone Co. stock	40,660 00	6,150 00	10,165 00
Totals	\$76,800 46	\$15,049 64	\$22,332 91

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipt for barley	\$1,600 00	\$2,500 00
Complete outfit for distilling brandy	414 00	300 00
Totals	\$2,014 00	\$2,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Citizens Bank, Los Angeles	\$15,831 02
Wells, Fargo & Co.'s Bank, San Francisco	3,528 66
First National Bank, New York	13,957 86
Continental National Bank, Chicago	4,041 91
Chemical National Bank, Chicago	3,684 44
Total	\$41,043 89

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Assessments on Santa Ana, Orange, and Tustin Street Railway stock, held as collateral	\$1,822 32

STATEMENT ON JUNE 17TH.

N. PALMER, President.

G. J. MOSBAUGH, Cashier.

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	47,947 64	Reserve fund	50,000 00
Miscellaneous stocks	30,384 50	Profit and loss and contin- gent fund	11,521 31
County warrants	152 50	Due depositors	156,353 21
Loans on real estate	103,276 36	Dividends unpaid	250 00
Loans on stocks	12,874 64	Other liabilities	6,850 20
Loans on other securities	640 79		
Loans on personal security and overdrafts	67,161 88		
Money on hand	16,070 44		
Checks and other cash items ..	538 65		
Due from banks and bankers ..	24,080 63		
Furniture and fixtures	2,100 00		
Expenses	2,730 37		
Taxes	194 00		
Other assets	1,822 32		
Total resources	\$324,974 72	Total liabilities	\$324,974 72

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. Total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 440; D. Halladay, 260; W. S. Bartlett, 10; Paul Seeger, 10; B. G. Balcom, 20. Total number of shares held by the Directors is 740 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange	\$43,836 30	\$40,000 00
Los Angeles	4,111 34	3,500 00
Totals	\$47,947 64	\$43,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	\$100,241 36	\$160,000 00
Los Angeles	3,035 00	5,000 00
Totals	\$103,276 36	\$165,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
895 shares Bank of Orange stock	\$89,500 00	\$22,375 00	\$30,000 00
71 shares Bank of Tustin stock	7,100 00	1,407 50	1,775 00
25½ shares Orange County Savings Bank stock	25,500 00	4,975 00	6,000 00
10 shares Olive Milling Co. stock	1,000 00	1,000 00	500 00
250 shares Barton Land and Water Co. stock	25,000 00	627 00	2,000 00
Totals	\$148,100 00	\$30,384 50	\$40,275 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
1,347 ³⁸ / ₁₀₀ shares Santa Ana, Orange, and Tustin Street Railway stock	\$13,473 80	\$1,233 95	\$3,368 45
2,000 shares M. J. Bundy Hardware Co. stock	20,000 00	6,315 69	6,666 66
38¾ shares Arizona Sandstone Co. stock	38,666 66	4,600 00	9,666 00
10 shares Santa Fe Railroad Co. stock	-----	50 00	-----
20 shares Bank of Tustin stock	2,000 00	675 00	500 00
20 shares Olive Milling Co. stock	2,000 00	-----	1,000 00
Totals	\$76,140 46	\$12,874 64	\$21,201 11

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Outfit for distilling brandy	\$414 50	\$250 00
Crop mortgage on fruit	226 29	500 00
Totals	\$640 79	\$750 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Citizens Bank, Los Angeles	\$9,067 98
Wells, Fargo & Co.'s Bank, San Francisco	3,635 82
First National Bank, New York	4,041 75
Continental National Bank, Chicago	3,650 64
Chemical National Bank, Chicago	3,684 44
Total	\$24,080 63

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Assessment on Santa Ana, Orange, and Tustin Street Railway stock, held as collateral security	\$1,822 32

BANK COMMISSIONERS' EXAMINATION. (October 16, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid up.....	\$100,000 00
Other real estate.....	65,261 12	Reserve fund.....	50,000 00
Invested in stocks, bonds, and warrants.....	29,906 72	Due depositors.....	177,523 78
Loans and discounts.....	147,778 20	Interest collected.....	5,676 89
Cash balances.....	37,081 14	Rents, exchange, etc.....	710 30
Due from banks and bankers.....	43,568 34	Profit and loss.....	10,034 28
Furniture, fixtures, etc.....	2,100 00		
Expenses, taxes, etc.....	3,249 73		
Total resources.....	\$343,945 25	Total liabilities.....	\$343,945 25

COMMERCIAL BANK—SANTA BARBARA. (Incorp. Aug. 15, 1887.)

STATEMENT ON JANUARY 1ST.

GEORGE S. EDWARDS, President.

W. B. METCALF, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$1,000 00	Capital paid in coin.....	\$50,000 00
Real estate by purchase.....	16,000 00	Reserve fund.....	18,000 00
Miscellaneous bonds and stocks.....	3,235 95	Profit and loss and contin- gent fund.....	33 92
County warrants.....	3,873 63	Due depositors.....	172,966 27
Loans on real estate.....	8,522 00	Due banks and bankers.....	506 03
Loans on stocks.....	12,650 00	County money.....	10,000 00
Loans on personal security and overdrafts.....	145,663 38		
Money on hand.....	27,657 70		
Checks and other cash items.....	2,453 00		
Due from banks and bankers.....	25,628 71		
Furniture and fixtures.....	4,487 00		
Other assets.....	334 85		
Total resources.....	\$251,506 22	Total liabilities.....	\$251,506 22

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: George S. Edwards, 385; E. B. Hall, 10; Hugh D. Vail, 100; Joseph Sexton, 50; W. C. Shaw, 20; James A. Blood, 45; Alfred Edwards, 70. Total number of shares held by the Directors is 680 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Barbara.....	\$1,000 00	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara.....	\$8,522 00	\$13,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Santa Barbara Street Railroad bonds.....	\$3,000 00	\$2,900 00	\$3,000 00
Loan and Building Association stock.....	350 00	335 95	350 00
Totals.....	\$3,350 00	\$3,235 95	\$3,350 00

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.	Market Value.
Stearns Wharf Co., Santa Barbara Transfer Co., and Loan and Building Association stock	\$12,650 00	\$21,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London and San Francisco Bank (Limited), San Francisco	\$305 25
Mercantile National Bank, New York	10,132 99
Los Angeles National Bank, Los Angeles	1,201 77
Sather Banking Co., San Francisco	1,172 89
National Bank of Illinois, Chicago	2,580 92
Chemical National Bank, Chicago	1,000 00
Farmers and Merchants Bank, Los Angeles	7,380 56
National Bank of D. O. Mills & Co., Sacramento	849 78
Andrews Banking Co., San Luis Obispo	1,004 55
Total	\$25,628 71

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Collections on other banks in transit	\$334 85	\$334 85

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$1,000 00	Capital paid in coin	\$50,000 00
Real estate by purchase	16,000 00	Reserve fund	18,000 00
Miscellaneous bonds and stocks	5,084 70	Profit and loss and contingent fund	1,808 65
County warrants	2,030 84	Due depositors	189,842 91
Loans on real estate	5,283 85	Due banks and bankers	2,188 30
Loans on stocks	17,041 00	State, county, or city money	7,751 45
Loans on personal security and overdrafts	138,290 31		
Money on hand	33,327 82		
Checks and other cash items	2,750 23		
Due from banks and bankers	44,129 61		
Furniture and fixtures	4,487 00		
Other assets	165 95		
Total resources	\$269,591 31	Total liabilities	\$269,591 31

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. S. Edwards, 385; E. B. Hall, 10; H. D. Vail, 100; Joseph Sexton, 50; W. C. Shaw, 20; James A. Blood, 45; Alfred Edwards, 70. Total number of shares held by the Directors is 680 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Barbara	\$1,000 00	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara	\$5,283 85	\$7,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Santa Barbara Street Railroad bonds	\$3,000 00	\$2,900 00	\$3,000 00
Loan and Building Association of Santa Barbara stock		2,184 70	2,300 00
Totals	\$3,000 00	\$5,084 70	\$5,300 00

AMOUNT LOANED ON STOCKS.

Amt. Loaned. Market Value.

Sundry stocks	\$17,041 00	\$28,131 00
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AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Amount.

London and San Francisco Bank (Limited), San Francisco	\$2,359 58
Mercantile National Bank, New York	7,615 87
Los Angeles National Bank, Los Angeles	2,087 25
Sather Banking Co., San Francisco	2,521 99
National Bank of Illinois, Chicago	23,123 66
Chemical National Bank, Chicago	1,000 00
Farmers and Merchants Bank, Los Angeles	3,675 19
National Bank of D. O. Mills & Co., Sacramento	769 51
Andrews Banking Co., San Luis Obispo	976 56
Total	\$44,129 61

DESCRIPTION OF OTHER ASSETS.

Amt. on Books. Market Value.

Collections in transit	\$165 95	\$165 95
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BANK COMMISSIONERS' EXAMINATION. (May 24, 1895.)

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid up	\$50,000 00
Other real estate	1,000 00	Reserve fund	18,000 00
Invested in stocks, bonds, and warrants	5,472 55	Due depositors	194,425 03
Loans on real estate	5,222 00	Due banks and bankers	1,376 92
Loans and discounts	153,611 89	Interest collected	4,019 92
Cash balances	31,819 63	Rents, exchange, etc.	368 48
Due from banks and bankers	57,883 17	Dividends unpaid	33 92
Furniture, fixtures, etc.	4,487 00	State, county, or city money	10,301 26
Expenses, taxes, etc.	2,818 34		
Other assets	210 95		
Total resources	\$278,525 53	Total liabilities	\$278,525 53

FARMERS EXCHANGE BANK—SAN BERNARDINO.
(Incorp. May 16, 1881.)

STATEMENT ON JANUARY 1ST.

H. L. DREW, President.

S. F. ZOMERO, Cashier.

Resources.		Liabilities.	
Bank premises	\$40,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	8,844 32	Reserve fund	50,000 00
State and county warrants	4,449 17	Profit and loss and contingent fund	5,712 89
Loans on real estate	43,967 12	Due depositors	105,890 51
Loans on stocks, bonds, and warrants	17,250 00	State, county, or city money	28,251 38
Loans on personal security and overdrafts	94,024 32	Realized on real estate taken for debt over book cost	1,120 85
Money on hand	56,754 99		
Due from banks and bankers	18,555 23		
Furniture and fixtures	7,130 48		
Total resources	\$290,975 63	Total liabilities	\$290,975 63

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. L. Drew, 296; Richard Gird, 229½; John Andreson, 34¼; James Fleming, 34¼; Richard Stewart, 10; Samuel Rolfe, 6¼; S. F. Zombro, 30. Total number of shares held by the Directors is 640¼ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	\$40,311 12	\$92,100 00
Riverside	3,656 00	15,000 00
Totals	\$43,967 12	\$107,100 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.
Banning Land Co. stock	\$37,500 00	\$8,548 00
San Bernardino Street Improvement bonds		296 32
Totals		\$8,844 32

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.	Market Value.
Sundry stocks, bonds, and warrants	\$17,250 00	\$17,250 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$3,929 93
First National Bank, Los Angeles	1,825 86
First National Bank, Redlands	789 72
First National Bank, Pomona	5 00
First National Bank, New York	6,985 18
First National Bank, Chicago	3,747 53
Orange Growers Bank, Riverside	966 30
Citizens Bank, South Riverside	1 00
Perris Valley Bank, Perris	84 20
Southern California Railway Co., Los Angeles	220 51
Total	\$18,555 23

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$40,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	12,644 32	Reserve fund	50,000 00
County warrants	2,167 35	Profit and loss and contingent fund	5,432 35
Loans on real estate	51,856 78	Due depositors	104,504 33
Loans on stocks, bonds, and warrants	11,209 69	Other liabilities (real estate sold for more than amount carried on books)	1,165 85
Loans on other securities	10,204 05	State, county, or city money	32,787 66
Loans on personal security and overdrafts	82,586 89		
Money on hand	38,880 70		
Due from banks and bankers	33,664 51		
Furniture and fixtures	7,130 48		
Expenses	3,473 66		
Other assets	71 76		
Total resources	\$293,890 19	Total liabilities	\$293,890 19

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. L. Drew, 296; Richard Gird, 229½; John Andreson, 34¼; James Fleming, 34¼; Richard Stewart, 10; Samuel Rolfe, 6¼; S. F. Zombro, 30. Total number of shares held by the Directors is 640¼ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside.....	\$2,934 88	\$15,000 00
San Bernardino.....	37,712 21	94,900 00
Deed.....	1,222 75	1,500 00
Trust deed, S. F. Zombro, trustee.....	9,601 94	13,000 00
Assignment of Sheriff's certificate of sale.....	385 00	1,500 00
Totals.....	\$51,856 78	\$125,900 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.	Market Value.
San Bernardino Street Improvement bonds.....	\$296 32	\$296 32
Banning Land Co. bonds.....	3,800 00	3,800 00
Banning Land Co. stock, which has been converted into water stock and lands of equal value, but at this time has not been transferred on books, as title is not entirely perfected.....	8,548 00	-----
Total.....	\$12,644 32	-----

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.	Market Value.
Sundry stocks, bonds, and warrants.....	\$11,209 69	\$16,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgages.....	\$10,204 05	\$20,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$4,549 75
Orange Growers Bank, Riverside.....	178 88
Ontario State Bank, Ontario.....	1 00
First National Bank, Los Angeles.....	6,391 53
First National Bank, Redlands.....	627 39
First National Bank, Colton.....	617 11
First National Bank, Pomona.....	4 35
First National Bank, New York.....	7,601 55
First National Bank, Chicago.....	5,948 02
First National Bank, Albuquerque, N. M.....	21 88
Southern California Railway Co., Los Angeles (pay checks in transit).....	7,723 05
Total.....	\$33,664 51

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold dust.....	\$57 51	\$57 51
Mutilated coin.....	14 25	14 25
Totals.....	\$71 76	\$71 76

BANK COMMISSIONERS' EXAMINATION. (October 8, 1894.)

Resources.		Liabilities.	
Bank premises	\$40,000 00	Capital paid up	\$100,000 00
Other real estate	2,741 95	Reserve fund	50,000 00
Invested in stocks, bonds, and warrants	11,596 74	Due depositors	95,748 89
Loans and discounts	140,870 40	Due banks and bankers	4,654 52
Cash balances	26,670 62	Interest collected	2,248 33
Due from banks and bankers	24,971 89	Rents, exchange, etc.	381 41
Furniture, fixtures, etc.	7,130 48	Profit and loss	2,593 62
Expenses, taxes, etc.	1,485 91		
Other assets	158 78		
Total resources	\$255,626 77	Total liabilities	\$255,626 77

SANTA CLARA VALLEY BANK—SANTA CLARA.
(Incorp. May 31, 1893.)

STATEMENT ON JANUARY 1ST.

D. HENDERSON, President.

W. M. BURNOP, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks	\$33,761 00	Capital paid in coin	\$125,000 00
Loans on real estate	111,003 18	Reserve fund	2,500 00
Loans on stocks and bonds	19,110 00	Profit and loss and contingent fund	9,417 11
Loans on personal security	113,766 12	Due depositors	167,594 27
Money on hand	13,265 71	Dividends unpaid	3 75
Due from banks and bankers	32,177 80	State, county, or city money ..	18,751 62
Furniture and fixtures	182 94		
Total resources	\$323,266 75	Total liabilities	\$323,266 75

The amount of capital stock is \$250,000; amount subscribed is \$125,000; amount paid in coin is \$125,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: D. H. Blake, 40; A. Block, 210; John Fatjo, 10; Samuel S. Haines, 40; D. Henderson, 2,940; J. B. O'Brien, 10; A. H. Wood, 40. Total number of shares held by the Directors is 3,290 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$61,003 18	\$142,000 00
San Benito and Santa Clara	50,000 00	100,000 00
Totals	\$111,003 18	\$242,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
City of Vallejo (Act of March 27, 1872) bonds ..	\$7,000 00	\$7,000 00	\$7,122 50
County of Yuma, Arizona, 7 per cent bonds ..	5,000 00	5,000 00	5,575 00
County of Pima, Arizona, 7 per cent bonds ..	15,000 00	15,250 00	16,725 00
Valley View School District (Santa Clara County) bonds	3,500 00	3,535 00	3,550 00
10 shares Santa Clara Building and Loan Association stock (1st series)	1,000 00	806 00	863 00
2 shares Santa Clara Cheese Factory stock ..	100 00	60 00	100 00
50 shares San José Light and Power Co. stock ..	5,000 00	2,110 00	2,500 00
Totals	\$36,600 00	\$33,761 00	\$36,435 50

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
200 shares Pacific Manufacturing Co. stock.	\$20,000 00	\$5,000 00	\$20,000 00
250 shares San José Light and Power Co. stock.	25,000 00	5,000 00	12,500 00
8 San José and Santa Clara Railroad Co. bonds (\$500 each)	4,000 00	2,880 00	4,000 00
30 shares Verona Vineyard and Orchard Co. stock	12,000 00	4,000 00	12,000 00
25 shares Union Savings Bank (San José) stock; 10 shares Santa Clara Valley Bank stock	1,000 00	800 00	1,050 00
30 shares Santa Clara B. & L. Ass'n stock (1st series); 5 shares Santa Clara B. & L. Ass'n stock (5th series)	3,500 00	1,430 00	2,640 00
Totals	\$65,500 00	\$19,110 00	\$52,190 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$1,784 97
Chemical National Bank, New York	13,078 35
American Exchange National Bank, Chicago	13,314 63
Bank of San José	3,999 85
Total	\$32,177 80

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Miscellaneous bonds and stocks	\$32,885 50	Capital paid in coin	\$125,000 00
Loans on real estate	100,450 00	Reserve fund	5,000 00
Loans on stocks and bonds	12,380 00	Profit and loss and contin-	
Loans on other securities	3,363 00	gent fund	3,000 00
Loans on personal security and overdrafts	87,825 75	Due depositors	148,370 81
Money on hand	12,408 97	Other liabilities (exchange and interest)	7,483 62
Due from banks and bankers	36,540 98		
Furniture and fixtures	124 50		
Expenses, taxes, etc.	2,875 73		
Total resources	\$288,854 43	Total liabilities	\$288,854 43

The amount of capital stock is \$250,000; amount subscribed is \$125,000; amount paid in coin is \$125,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: D. H. Blake, 40; A. Block, 90; John Fatjo, 10; Samuel S. Haines, 40; D. Henderson, 2,970; J. B. O'Brien, 10; A. H. Wood, 60. Total number of shares held by the Directors is 3,220 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$100,450 00	\$285,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
City of Vallejo (Act of March 27, 1872) bonds	\$7,000 00	\$7,000 00	\$7,245 00
County of Yuma, Arizona, 7 per cent bonds	5,000 00	5,000 00	5,175 00
County of Pima, Arizona, 7 per cent bonds	15,000 00	15,200 00	15,525 00
Valley View School District (Santa Clara County) bonds	3,500 00	3,500 00	3,622 50
5 shares Santa Clara Building and Loan Association stock	500 00	15 50	15 50
2 shares Santa Clara Cheese Factory stock	100 00	60 00	100 00
50 shares San José Light and Power Co. stock	5,000 00	2,110 00	2,500 00
Totals	\$36,100 00	\$32,885 50	\$34,183 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
250 shares San José Light and Power Co. stock.	\$25,000 00	\$5,000 00	\$12,500 00
8 San José and Santa Clara Electric Railway Co. bonds.	4,000 00	2,880 00	4,000 00
30 shares Verona Vineyard and Orchard Co. stock.	12,000 00	3,500 00	12,000 00
25 shares Union Savings Bank (San José) stock ;			
10 shares Santa Clara Valley Bank stock.	1,000 00	600 00	1,070 00
15 shares Santa Clara Building and Loan Association stock.	1,500 00	400 00	1,299 00
Totals.	\$43,500 00	\$12,380 00	\$30,869 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
420 barrels of wine.	\$3,363 00	\$10,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.	\$15,347 80
Chemical National Bank, New York.	1,897 77
American Exchange National Bank, Chicago.	6,589 83
Bank of San José.	12,705 58
Total.	\$36,540 98

BANK COMMISSIONERS' EXAMINATION. (December 10, 1894.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.	\$33,773 00	Capital paid up.	\$125,000 00
Loans and discounts.	241,891 23	Reserve fund.	2,500 00
Cash balances.	10,472 71	Due depositors.	163,620 86
Due from banks and bankers.	26,917 00	Public money.	15,339 45
Furniture, fixtures, etc.	182 94	Interest collected.	8,094 71
Expenses, taxes, etc.	3,531 25	Rents, exchange, etc.	209 36
		Dividends unpaid.	3 75
		Profit and loss.	2,000 00
Total resources.	\$316,768 13	Total liabilities.	\$316,768 13

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.
(Incorp. August, 1875.)

STATEMENT ON JANUARY 1ST.

W. M. T. JETER, President.

F. G. MENEFFEE, Cashier.

Resources.		Liabilities.	
Bank premises.	\$6,000 00	Capital paid in coin.	\$80,000 00
Real estate taken for debt.	3,570 00	Reserve fund.	53,000 00
Loans on real estate.	30,651 50	Profit and loss and contingent fund.	11,475 88
Loans on stocks.	28,791 00	Due depositors.	208,655 79
Loans on other securities (jewelry).	50 00	Due banks and bankers.	284 75
Loans on personal security and overdrafts.	210,605 97		
Money on hand.	26,071 17		
Due from banks and bankers.	36,726 78		
Furniture and fixtures.	1,500 00		
Real estate.	9,450 00		
Total resources.	\$353,416 42	Total liabilities.	\$353,416 42

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. T. Jeter, 10; P. B. Fagen, 164; B. F. Porter, 42; R. Thompson, 40; F. W. Ely, 12; S. F. Grover, 10; Frank O'Neill, 10. Total number of shares held by the Directors is 288 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$2,070 00	\$2,070 00
Humboldt	1,500 00	1,500 00
Totals	\$3,570 00	\$3,570 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$30,651 50	\$40,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
110 shares Bank of Santa Cruz County stock.....	\$6,140 00	\$13,176 00	\$9,916 00
87 shares Santa Cruz Bank of Savings and Loan.....			
500 shares Grover & Co. stock	31,000 00	13,115 00	25,000 00
240 shares Sanhedrin M. & L. Co. stock			
1,000 shares Santa Cruz Electric Light and Power Co. stock	7,000 00	2,500 00	7,000 00
Totals	\$44,140 00	\$28,791 00	\$41,916 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$20,189 00
First National Bank, San José	1,573 86
First National Bank, New York	14,405 70
Pajaro Valley Bank, Watsonville	558 22
Total	\$36,726 78

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Lot: A building site for proposed new bank building	\$9,450 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$3,570 00	Capital paid in coin	\$80,000 00
Loans on real estate	31,451 50	Reserve fund	53,500 00
Loans on stocks	19,091 00	Profit and loss and contin-	
Loans on other securities		gent fund	9,520 45
(jewelry)	50 00	Due depositors	197,711 65
Loans on personal security		Due banks and bankers	4,750 59
and overdrafts	233,369 10	Dividends unpaid	285 00
Money on hand	22,527 70	State, county, or city money ..	3,658 64
Due from banks and bankers ..	26,479 33		
Furniture and fixtures	1,351 25		
Expenses	2,033 97		
Taxes	52 48		
Real estate	9,450 00		
Total resources	\$349,426 33	Total liabilities	\$349,426 33

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: William T. Jeter, 10; P. B. Fagen, 160; B. F. Porter, 42; R. Thompson, 40; F. W. Ely, 12; F. G. Menefee, 10; Frank O'Neill, 10. Total number of shares held by the Directors is 284 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$2,070 00	\$2,070 00
Humboldt	1,500 00	1,500 00
Totals	\$3,570 00	\$3,570 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$31,451 50	\$40,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
80 shares Bank of Santa Cruz County stock.....	\$4,540 00	\$3,476 00	\$7,316 00
67 shares Santa Cruz Bank of Savings and Loan.....			
500 shares Grover & Co. stock.....	31,000 00	13,115 00	13,115 00
240 shares Sanhedrin M. & L. Co. stock.....			
1,000 shares Santa Cruz Electric Light and Power Co. stock.....	7,000 00	2,500 00	7,000 00
Totals	\$42,540 00	\$19,091 00	\$27,431 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$11,059 41
First National Bank, San José	3,414 13
First National Bank, New York	12,005 79
Total	\$26,479 33

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Lpt: A building site for new bank building	\$9,450 00

BANK COMMISSIONERS' EXAMINATION. (July 21, 1894.)

Resources.		Liabilities.	
Bank premises	\$6,000 00	Capital paid up	\$80,000 00
Other real estate	13,020 00	Reserve fund	53,000 00
Loans and discounts	236,647 84	Due depositors	208,141 16
Cash balances	28,139 97	Due banks and bankers	441 82
Due from banks and bankers	65,974 15	Interest collected	1,648 23
Furniture, fixtures, etc.	1,500 00	Rents, exchange, etc.	29 85
		Dividends unpaid	1,242 50
		Profit and loss	6,778 40
Total resources	\$351,281 96	Total liabilities	\$351,281 96

CITY BANK—SANTA CRUZ. (Incorp. December 18, 1886.)

STATEMENT ON JANUARY 1ST.

L. K. BALDWIN, President.

W. D. HASLAM, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$3,406 31	Capital paid in coin	\$63,937 50
Miscellaneous stocks	40,000 00	Reserve fund	22,218 64
Loans on real estate	7,200 00	Profit and loss and contin-	
Loans on stocks and bonds	41,623 07	gent fund	4,597 91
Loans on personal security		Due depositors	82,993 03
and overdrafts	71,747 62	Due banks and bankers	366 21
Money on hand	24,508 27	State, county, or city money	37,586 46
Due from banks and bankers	19,882 17		
Furniture and fixtures	3,332 31		
Total resources	\$211,699 75	Total liabilities	\$211,699 75

The amount of capital stock is \$300,000; amount subscribed is \$170,500; amount paid in coin is \$63,937 50. The total number of shares of stock issued is 1,705 shares; the amount paid on each share of stock is \$37 50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 120; F. A. Hihn, 166; Jackson Sylvar, 30; Alex. Russell, 26; I. L. Thurber, 104; M. A. Buckley, 76; A. H. Wilbur, 50. Total number of shares held by the Directors is 572 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$3,406 31	\$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$7,200 00	\$12,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Santa Cruz Electric Light and Power Co. stock	\$50,000 00	\$40,000 00	\$45,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Stock of City Bank and City Savings Bank	\$10,747 50	\$14,374 12	\$17,680 00
Stock of Santa Cruz Bank of Savings and Loan,			
and Bank of Santa Cruz County	1,900 00	3,000 00	3,525 00
Central Milling Co. stock	26,400 00	16,248 95	26,400 00
El Paso de Robles Springs Hotel bonds	9,000 00	8,000 00	9,000 00
Totals	\$48,047 50	\$41,623 07	\$56,605 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank, Hollister	\$621 43
Farmers and Merchants Bank, Los Angeles	743 41
Bank of Hollister	48 77
Commercial and Savings Bank, San José	3,479 05
Donohoe-Kelly Banking Co., San Francisco	9,426 55
Bank of New York, N. B. A., New York	4,364 73
First National Bank, San Francisco	36 87
Sather Banking Co., San Francisco	191 63
Crocker-Woolworth National Bank, San Francisco	56 22
National Bank of D. O. Mills & Co., Sacramento	695 07
Wells, Fargo & Co.'s Bank, San Francisco	155 94
Bank of Gilroy	12 50
Bank of Northern California, Redding	20 00
Commercial Bank, San Luis Obispo	20 00
Bank of Shasta County, Redding	10 00
Total	\$19,882 17

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt ----	\$3,236 01	Capital paid in coin -----	\$63,937 50
Loans on real estate	21,732 00	Reserve fund	22,218 64
Loans on stocks and bonds	42,735 12	Profit and loss and contin-	
Loans on personal security		gent fund	1,037 01
and overdrafts	64,982 76	Due depositors	77,605 19
Money on hand	29,050 10	Due banks and bankers	1,178 10
Due from banks and bankers	38,973 98	Dividends unpaid	42 00
Furniture and fixtures	1,985 79	State, county, or city money	34,368 04
Expenses	1,916 75	Premium account	1,000 00
Taxes	36 57	Interest collected	3,102 49
		Exchange	160 11
Total resources	\$204,649 08	Total liabilities	\$204,649 08

The amount of capital stock is \$300,000; amount subscribed is \$170,500; amount paid in coin is \$63,937 50. The total number of shares of stock issued is 1,705 shares; the amount paid on each share of stock is \$37 50.

The names of the Directors, and number of shares of stock held by each, are as follows : L. K. Baldwin, 140; F. A. Hihn, 166; Jackson Sylvar, 30; Alex. Russell, 26; I. L. Thurber, 104; M. A. Buckley, 92; A. H. Wilbur, 50. The total number of shares held by the Directors is 608 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$3,236 01	\$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$21,732 00	\$32,100 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Stock of City Bank and City Savings Bank	\$10,795 00	\$12,846 17	\$17,010 00
Stock of Santa Cruz Bank of Savings and Loan,			
and Bank of Santa Cruz County	1,900 00	3,000 00	3,525 00
Central Milling Co. stock	26,400 00	18,888 95	22,320 00
El Paso de Robles Springs Hotel bonds	9,000 00	8,000 00	9,000 00
Totals	\$48,095 00	\$42,735 12	\$51,855 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Pajaro Valley Bank	\$3,416 06
Farmers and Merchants Bank, Los Angeles	623 38
City Savings Bank, Santa Cruz	7,285 65
Commercial and Savings Bank, San José	5,704 63
Donohoe-Kelly Banking Co., San Francisco	11,613 98
Bank of New York	8,319 05
First National Bank, San Francisco	201 65
Sather Banking Co., San Francisco	60 48
Crocker-Woolworth National Bank, San Francisco	52 71
National Bank of D. O. Mills & Co., Sacramento	485 76
Wells, Fargo & Co.'s Bank, San Francisco	162 93
Daniel Meyer, San Francisco	753 60
Bank of Georgetown, Colorado	200 00
First National Bank, Yankton, S. D.	30 00
American Mortgage Co., Yankton, S. D.	25 00
Bank of Healdsburg	15 00
Bank of Paso Robles	24 10
Total	\$38,973 98

BANK COMMISSIONERS' EXAMINATION. (July 23, 1894.)

Resources.		Liabilities.	
Real estate	\$3,317 11	Capital paid up	\$63,937 50
Invested in stocks, bonds, and warrants	40,012 00	Reserve fund	22,218 64
Loans and discounts	117,466 42	Due depositors	93,391 75
Cash balances	18,457 80	Due banks and bankers	10,639 98
Due from banks and bankers	9,262 41	Interest collected	317 35
Furniture, fixtures, etc.	3,271 01	Rents, exchange, etc.	5 92
		Dividends unpaid	699 00
		Profit and loss	570 81
		Other liabilities	6 30
Total resources	\$191,786 75	Total liabilities	\$191,786 75

PEOPLE'S BANK—SANTA CRUZ. (Incorp. February 11, 1892.)

STATEMENT ON JANUARY 1ST.

HENRY WILLEY, President.

A. A. MOREY, Cashier.

Resources.		Liabilities.	
County warrants	\$533 35	Capital paid in coin	\$82,950 00
Loans on real estate	57,017 79	Profit and loss and contin- gent fund	3,622 32
Loans on stocks	620 00	Due depositors	63,709 77
Loans on other securities (grain)	2,000 00		
Loans on personal security and overdrafts	47,147 50		
Money on hand	23,716 95		
Due from banks and bankers	12,153 81		
Furniture and fixtures	7,091 69		
Other assets	1 00		
Total resources	\$150,282 09	Total liabilities	\$150,282 09

The amount of capital stock is \$200,000; amount subscribed is \$165,900; amount paid in coin is \$82,950. The total number of shares of stock issued is 1,659 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Hotaling, 200; Henry Willey, 53; Wm. Rennie, 25; D. C. Clark, 10; F. W. Bliss, 25; D. McPherson, 70; John T. Sullivan, 20. Total number of shares held by the Directors is 403 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	\$20,100 00	\$73,000 00
Santa Cruz	36,550 00	91,200 00
Totals	\$56,650 00	\$164,200 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
22 shares People's Bank stock	\$2,200 00	\$620 00	\$1,100 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
3,000 sacks No. 1 shipping wheat, in good order (414,000 lbs.), at Vega Station, Monterey County; warehouse receipt in- dorsed; insured for amount of loan in our favor.	\$2,000 00	\$3,100 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$5,606 01
Bank of San José	2,337 89
Laidlaw & Co., New York	4,209 91
Total	\$12,153 81

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$4,083 15	Capital paid in coin	\$82,950 00
County warrants	20 00	Profit and loss and contin-	
Loans on real estate	58,200 00	gent fund	3,579 57
Loans on stocks	2,110 00	Due depositors	54,993 28
Loans on personal security		Other liabilities	3,733 18
and overdrafts	54,137 57		
Money on hand	9,453 50		
Due from banks and bankers ..	8,071 21		
Furniture and fixtures	7,098 69		
Expenses	1,652 92		
Taxes	428 99		
Total resources	\$145,256 03	Total liabilities	\$145,256 03

The amount of capital stock is \$200,000; amount subscribed is \$165,900; amount paid in coin is \$82,950. The total number of shares of stock issued is 1,659 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Hotaling, 240; Henry Willey, 93; Duncan McPherson, 70; William Rennie, 25; John T. Sullivan, 20; William Ely, 20; D. C. Clark, 10. Total number of shares held by the Directors is 478 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$4,083 15	\$5,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$34,300 00	\$85,000 00
Monterey	23,900 00	80,000 00
Totals	\$58,200 00	\$165,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
22 shares People's Bank stock	\$2,200 00	\$620 00	\$1,100 00
10 shares First National Bank (San José) stock ..	1,000 00	690 00	1,400 00
500 shares Santa Cruz Electric Light and Power			
Co. stock	5,000 00	800 00	3,500 00
Totals	\$8,200 00	\$2,110 00	\$6,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$5,656 85
Laidlaw & Co., New York	2,211 39
Bank of San José	202 97
Total	\$8,071 21

BANK COMMISSIONERS' EXAMINATION. (July 21, 1894.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$36 50	Capital paid up.....	\$82,950 00
Loans and discounts.....	95,911 36	Reserve fund.....	128 18
Cash balances.....	18,903 54	Due depositors.....	48,285 11
Due from banks and bankers..	15,365 71	Interest collected.....	560 70
Furniture, fixtures, etc.....	2,163 37	Rents, exchange, etc.	10 68
Expenses, taxes, etc.....	224 04	Profit and loss.....	610 50
		Other liabilities.....	59 35
Total resources.....	\$132,604 52	Total liabilities.....	\$132,604 52

BANK OF COMMERCE—SAN DIEGO. (Incorp. Sept. 24, 1887.)

STATEMENT ON JANUARY 1ST.

R. M. POWERS, President.

G. W. JORRES, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$51,017 92	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	5,666 94	Profit and loss and contin- gent fund.....	22,583 63
Miscellaneous bonds and stocks.....	30,381 25	Due depositors.....	264,557 35
County warrants, etc.....	1,778 36	Due banks and bankers.....	7,199 96
Loans on personal security....	191,299 32	State, county, or city money.	20,000 00
Overdrafts unsecured (solvent)	1,703 39		
Money on hand.....	82,240 14		
Checks and other cash items..	3,287 50		
Due from banks and bankers..	36,223 16		
Furniture and fixtures.....	4,721 00		
Expenses.....	5,282 31		
Taxes.....	577 00		
Other assets.....	162 65		
Total resources.....	\$414,340 94	Total liabilities.....	\$414,340 94

The amount of authorized capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. M. Powers, 420; John F. Sinks, 40; E. S. Torrance, 15; G. W. Jorres, 85; J. A. Gibson, 45; D. C. Reed, 10; J. N. Hays, 50. Total number of shares held by the Directors is 665 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$5,666 94	\$6,750 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
San Diego Gas and Electric Light Co. bonds....	\$24,000 00	\$24,000 00	\$25,000 00
50 shares Wells, Fargo & Co. stock.....	5,000 00	5,381 25	5,381 25
10 shares Bank of Commerce stock.....	1,000 00	1,000 00	1,000 00
Totals.....	\$30,000 00	\$30,381 25	\$31,381 25

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco.....	\$6,416 02
Western National Bank, New York.....	5,010 74
American Exchange National Bank, Chicago.....	*19,369 21
Farmers and Merchants Bank, Los Angeles.....	2,648 67
Union National Bank, Kansas City.....	618 34
Commercial Bank, St. Louis.....	42 77
Daniel Meyer, San Francisco.....	230 16
Los Angeles National Bank.....	1,313 12
Sundry banks.....	574 13
Totals.....	\$36,223 16

* Includes acceptance, \$15,075 due January 12, 1895.

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$51,017 92	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	5,724 35	Reserve fund.....	13,000 00
Miscellaneous bonds and stocks.....	44,416 25	Profit and loss and contingent fund.....	9,051 71
County warrants, etc.....	22,224 36	Due depositors.....	259,179 98
Loans on personal security and overdrafts.....	169,359 30	Due banks and bankers.....	12,902 79
Money on hand.....	68,107 10		
Checks and other cash items.....	2,707 55		
Due from banks and bankers.....	20,241 06		
Furniture and fixtures.....	4,721 00		
Expenses and taxes.....	5,452 94		
Other assets.....	162 65		
Total resources.....	\$394,134 48	Total liabilities.....	\$394,134 48

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. M. Powers, 405; John F. Sinks, 40; D. C. Reed, 20; N. D. Rood, 27; E. S. Torrance, 15; James A. Gibson, 45; G. W. Jorres, 100. Total number of shares held by the Directors is 652 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$5,724 35	\$6,750 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
San Diego Gas and Electric Light Co. bonds...	\$22,000 00	\$22,000 00	\$23,000 00
50 shares Wells, Fargo & Co. stock.....	5,000 00	5,381 25	5,500 00
100 shares Spring Valley Water Co. stock.....	10,000 00	9,810 00	10,000 00
100 shares San Francisco Gas Co. stock.....	10,000 00	7,225 00	7,225 00
City, county, and school warrants.....	21,741 07	21,741 07	21,741 07
Otay Irrigation District warrants.....	483 29	483 29	483 29
Totals.....	\$69,224 36	\$66,640 61	\$67,949 36

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco.....	\$2,106 80
Western National Bank, New York.....	9,159 61
American Exchange National Bank, Chicago.....	5,927 00
Union National Bank, Kansas City.....	1,582 04
Los Angeles National Bank.....	374 84
Bank of National City.....	153 95
Sundry banks.....	936 82
Total.....	\$20,241 06

BANK COMMISSIONERS' EXAMINATION. (October 20, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$51,017 92	Capital paid up.....	\$100,000 00
Other real estate.....	5,656 58	Due depositors.....	271,030 52
Invested in stocks, bonds, and warrants.....	28,035 80	Due banks and bankers.....	10,593 69
Loans and discounts.....	178,126 80	Interest collected.....	4,262 80
Cash balances.....	105,925 21	Rents, exchange, etc.....	1,247 62
Due from banks and bankers..	22,410 58	Profit and loss.....	12,824 45
Furniture, fixtures, etc.....	4,721 00		
Expenses, taxes, etc.....	3,902 54		
Other assets.....	162 65		
Total resources.....	\$399,959 08	Total liabilities.....	\$399,959 08

BANK OF ST. HELENA. (Incorp. August 9, 1882.)

STATEMENT ON JANUARY 1ST.

H. J. LEWELLING, President.

OWEN WADE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,425 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	21,782 00	Profit and loss and contin- gent fund.....	11,797 78
County warrants.....	604 50	Due depositors.....	62,672 66
Loans on real estate.....	18,055 00	Dividends unpaid.....	375 26
Loans on other securities (wines, hops, etc.).....	35,669 15	State, county, or city money..	14,469 09
Loans on personal security....	54,962 55		
Overdrafts unsecured (solvent)	26,830 07		
Money on hand.....	7,066 31		
Due from banks and bankers..	10,920 21		
Furniture and fixtures.....	3,000 00		
Total resources.....	\$189,314 79	Total liabilities.....	\$189,314 79

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. J. Lewelling, 110; C. E. Davis, 149; S. Ewer, 10; Chas. Thompson, 15; J. B. Atkinson, 50; I. J. Newkirk, 16; W. W. Lyman, 13; A. L. Tubbs, 22; W. J. G. Dawson, 22; Henry White, 5; W. S. Keyes, 73. Total number of shares held by the Directors is 485 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost of Books.	Market Value.
Napa	\$18,432 00	\$18,700 00
Alameda	3,350 00	3,350 00
Totals	\$21,782 00	\$22,050 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa	\$17,680 00	\$30,625 00
Stanislaus	375 00	375 00
Totals	\$18,055 00	\$31,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wines, brandy, and cooperage	\$33,169 15	\$48,300 00
Hops	2,500 00	3,000 00
Totals	\$35,669 15	\$51,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$9,346 26
Bank of Napa	1,573 95
Total	\$10,920 21

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$10,425 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	20,082 00	Profit and loss and contin-	
County warrants	285 75	gent fund	10,917 04
Loans on real estate	38,281 00	Due depositors	64,574 36
Loans on other securities		Dividends unpaid	382 26
(wines, hops, etc.)	7,387 00	Other liabilities (exchange,	
Loans on personal security		interest, and rents)	164 90
and overdrafts	66,854 18	State, county, or city money.	11,279 09
Money on hand	4,896 25		
Due from banks and bankers.	36,016 72		
Furniture and fixtures	3,000 00		
Expenses	89 75		
Total resources	\$187,317 65	Total liabilities	\$187,317 65

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. J. Lewelling, 110; S. Ewer, 10; W. W. Lyman, 13; W. J. G. Dawson, 22; I. J. Newkirk, 16; Henry White, 5; C. E. Davis, 149; J. B. Atkinson, 50; Charles Thompson, 15; A. L. Tubbs, 22; W. S. Keyes, 76. Total number of shares held by the Directors is 488 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Napa	\$16,732 00	\$16,732 00
Alameda	3,350 00	3,350 00
Totals	\$20,082 00	\$20,082 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa	\$34,866 00	\$54,700 00
Alameda	3,000 00	4,500 00
Stanislaus	415 00	415 00
Totals	\$38,281 00	\$59,615 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wines, brandy, cooperage, and hops	\$7,387 00	\$10,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$32,531 69
Bank of Napa	3,485 03
Total	\$36,016 72

BANK COMMISSIONERS' EXAMINATION. (August 14, 1894.)

Resources.		Liabilities.	
Bank premises	\$10,425 00	Capital paid up	\$100,000 00
Other real estate	16,632 00	Due depositors	67,652 32
Loans and discounts	\$128,848 88	Interest collected	1,084 59
Cash balances	7,677 71	Rents, exchange, etc.	62 95
Due from banks and bankers ..	10,722 14	Dividends unpaid	660 46
Furniture, fixtures, etc.	3,000 00	Profit and loss	7,977 11
Expenses, taxes, etc.	131 70		
Total resources	\$177,437 43	Total liabilities	\$177,437 43

STATE BANK OF SAN JACINTO. (Incorp. November 24, 1886.)

STATEMENT ON JANUARY 1ST.

J. A. GREEN, President.

G. T. DAGGETT, Cashier.

Resources.		Liabilities.	
Bank premises	\$5,746 00	Capital paid in coin	\$25,000 00
Real estate taken for debt	5,271 00	Profit and loss and contin-	
Miscellaneous bonds	6,335 50	gent fund	1,810 86
Loans on real estate	5,496 00	Due depositors	44,344 77
Loans on bonds	1,170 00	Dividends unpaid	485 00
Loans on other securities		State, county, or city money ..	4,000 00
(grain, etc.)	5,297 85		
Loans on personal security and			
overdrafts	18,880 56		
Money on hand	4,424 15		
Checks and other cash items ..	1,066 97		
Due from banks and bankers ..	20,192 60		
Furniture and fixtures	1,760 00		
Total resources	\$75,640 63	Total liabilities	\$75,640 63

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: J. J. Inwall, 50; James McLaren, 75; P. L. Griffin, 5; G. T. Daggett, 30; A. B. McCormack, 10; G. D. Compton, 40; Gail B. Johnson, 80; Milbank Johnson, 170; J. A. Green, 115. Total number of shares held by the Directors is 575 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside.....	\$5,271 00	\$5,271 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside.....	\$5,496 00	\$7,530 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
San Jacinto and Pleasant Valley Irrigation District bonds. .	\$7,315 00	\$6,335 50

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.
San Jacinto and Pleasant Valley Irrigation District bonds. .	\$2,600 00	\$1,170 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgages on live stock and sawmill	\$3,743 60	\$5,900 00
Grain (warehouse receipts).....	1,554 25	1,650 00
Totals.....	\$5,297 85	\$7,550 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Chase National Bank, New York.....	\$2,661 88
First National Bank, San Francisco.....	1,763 79
First National Bank, San Diego.....	354 46
First National Bank, Riverside.....	3,173 59
First National Bank, Los Angeles.....	1,331 47
Los Angeles National Bank.....	5,748 25
Orange Growers Bank, Riverside.....	2,873 80
Alhambra Bank.....	1,470 46
Pacific Bank, San Francisco.....	546 57
California National Bank, San Diego.....	268 33
Total.....	\$20,192 60

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$5,746 00	Capital paid in coin.....	\$25,000 00
Real estate taken for debt.....	4,800 00	Profit and loss and contin-	
Miscellaneous bonds and		gent fund.....	647 71
warrants.....	7,098 98	Due depositors.....	51,074 59
Loans on real estate.....	7,505 00	Due banks and bankers.....	1,394 19
Loans on bonds.....	1,083 01	City money.....	145 80
Loans on other securities.....	6,004 50		
Loans on personal security			
and overdrafts.....	26,346 70		
Money on hand.....	3,486 29		
Due from banks and bankers.....	13,440 16		
Furniture and fixtures.....	1,760 00		
Expenses.....	991 65		
Total resources.....	\$78,262 29	Total liabilities.....	\$78,262 29

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Green, 115; Milbank Johnson, 170; G. T. Daggett, 30; Gail B. Johnson, 80; James McLaren, 75; G. D. Compton, 40; J. J. Inwall, 50; P. L. Griffin, 5; A. B. McCormick, 10. Total number of shares held by the Directors is 575 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside.....	\$4,800 00	\$4,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside.....	\$7,505 00	\$9,763 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par. Value.	Amt. Invested.	Market Value.
San Jacinto and Pleasant Valley Irrigation District bonds.....	\$7,529 53	\$6,542 70	-----
City of San Jacinto warrants.....	259 85	259 85	\$259 85
School warrants.....	275 68	275 68	275 68
San Jacinto and Pleasant Valley Irrigation District warrants.....	20 75	20 75	20 75
Totals.....	\$8,085 81	\$7,098 98	-----

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.
San Jacinto and Pleasant Valley Irrigation District bonds...	\$2,400 00	\$1,083 01

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgages.....	\$6,004 50	\$13,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Chase National Bank, New York.....	\$220 87
First National Bank, San Diego.....	300 50
First National Bank, Riverside.....	2,157 52
First National Bank, San Francisco.....	4,581 35
Los Angeles National Bank.....	5,262 82
Orange Growers Bank, Riverside.....	132 57
Pacific Bank, San Francisco.....	516 20
California National Bank, San Diego.....	268 33
Total.....	\$13,440 16

BANK COMMISSIONERS' EXAMINATION. (October 12, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$5,746 00	Capital paid up.....	\$25,000 00
Other real estate.....	5,271 00	Due depositors.....	46,835 73
Loans and discounts.....	35,198 03	Interest collected.....	1,650 57
Cash balances.....	5,034 86	Profit and loss.....	815 16
Due from banks and bankers.....	19,592 97		
Furniture, fixtures, etc.....	1,760 00		
Expenses, taxes, etc.....	1,698 60		
Total resources.....	\$74,301 46	Total liabilities.....	\$74,301 46

BANK OF SAN JOSÉ. (Incorp. January 31, 1868.)

STATEMENT ON JANUARY 1ST.

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.		Liabilities.	
Bank premises	\$160,000 00	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	12,390 00	Profit and loss and contingent fund	106,116 67
Loans on real estate	354,626 18	Due depositors	463,415 32
Loans on stocks and bonds	24,550 00	Due banks and bankers	9,960 13
Loans on personal security and overdrafts	115,548 77		
Money on hand	107,771 10		
Checks and other cash items	483 40		
Due from banks and bankers	101,122 67		
Furniture and fixtures	3,000 00		
Total resources	\$879,492 12	Total liabilities	\$879,492 12

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. Ellard Beans, 1,511 $\frac{1}{4}$; Amasa Eaton, 150; S. L. Knox Goodrich, 262 $\frac{1}{2}$; William Knox Beans, 75; George Bray, 15; John T. Colahan, 37 $\frac{1}{2}$; Clement T. Park, 45. Total number of shares held by the Directors is 2,096 $\frac{1}{4}$ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$353,126 18	\$782,300 00
Alameda	1,500 00	10,000 00
Totals	\$354,626 18	\$792,300 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Evergreen School District bonds	\$5,000 00	\$5,000 00	\$5,000 00
Spring Valley Waterworks bonds	1,000 00	1,185 00	1,195 00
San José Woolen Manufacturing Co. stock	10,000 00	4,000 00	4,000 00
San José Light and Power Co. stock	1,100 00	300 00	440 00
Farmers Union (San José) stock	1,500 00	1,905 00	1,905 00
Totals	\$18,600 00	\$12,390 00	\$12,540 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Bank stocks	\$5,750 00	\$4,200 00	\$7,600 00
Miscellaneous local stocks	31,600 00	18,450 00	25,656 66
Lander County (Nevada) bond	1,000 00	900 00	1,000 00
United States 4 per cent consols of 1907	1,000 00	1,000 00	1,135 00
Totals	\$39,350 00	\$24,550 00	\$35,391 66

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$34,705 87
Importers and Traders National Bank, New York	50,528 94
American Exchange National Bank, Chicago	12,416 51
First National Bank, Oakland	707 39
National Bank of D. O. Mills & Co., Sacramento	1,970 23
Collection account	793 73
Total	\$101,122 67

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$160,000 00	Capital paid in coin.....	\$300,000 00
Miscellaneous bonds and stocks.....	14,190 00	Profit and loss and contingent fund.....	93,699 91
Loans on real estate.....	392,336 06	Due depositors.....	447,824 59
Loans on stocks and bonds.....	22,250 00	Due banks and bankers.....	21,195 09
Loans on personal security and overdrafts.....	98,347 14	Interest collected.....	19,363 01
Money on hand.....	101,395 45	Rents, exchange, etc.....	5,669 55
Checks and other cash items.....	2,095 05		
Due from banks and bankers.....	82,249 12		
Furniture and fixtures.....	3,000 00		
Expenses.....	8,015 29		
Taxes.....	3,874 04		
Total resources.....	\$887,752 15	Total liabilities.....	\$887,752 15

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. Ellard Beans, 151¼; Amasa Eaton, 150; S. L. Knox Goodrich, 262½; William Knox Beans, 75; George Bray, 15; Clement T. Park, 45. Total number of shares held by the Directors is 2,058¾ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara.....	\$390,836 06	\$737,340 00
Alameda.....	1,500 00	10,000 00
Totals.....	\$392,336 06	\$747,340 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Evergreen School District bonds.....	\$5,000 00	\$5,000 00	\$5,000 00
Prune Dale District bonds.....	800 00	800 00	800 00
Spring Valley Waterworks bonds.....	1,000 00	1,185 00	1,230 00
Lander County (Nevada) gold bonds.....	1,000 00	1,000 00	1,000 00
San José Woolen Manufacutring Co. stock.....	10,000 00	4,000 00	4,000 00
San José Light and Power Co. stock.....	1,100 00	300 00	440 00
Farmers Union (San José) stock.....	1,500 00	1,905 00	2,000 00
Totals.....	\$20,400 00	\$14,190 00	\$14,470 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
United States 4 per cent consols of 1907.....	\$3,000 00	\$2,500 00	\$3,360 00
Bank stocks.....	2,425 00	1,000 00	3,133 33
Miscellaneous local stocks.....	32,300 00	18,750 00	24,270 00
Totals.....	\$37,725 00	\$22,250 00	\$30,763 33

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco.....	\$25,802 51
Importers and Traders National Bank, New York.....	54,271 47
American Exchange National Bank, Chicago.....	1,794 44
Collection account.....	380 70
Total.....	\$82,249 12

BANK COMMISSIONERS' EXAMINATION. (December 5, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$160,000 00	Capital paid up.....	\$300,000 00
Invested in stocks, bonds, and warrants.....	19,264 79	Due depositors.....	441,267 84
Loans and discounts.....	501,269 83	Public money.....	41,633 67
Cash balances.....	95,889 31	Due banks and bankers.....	9,164 34
Due from banks and bankers.....	117,024 35	Interest collected.....	15,292 86
Furniture, fixtures, etc.....	3,000 00	Rents, exchange, etc.....	5,469 85
Expenses, taxes, etc.....	12,197 49	Profit and loss.....	95,817 21
Total resources.....	\$908,645 77	Total liabilities.....	\$908,645 77

COMMERCIAL AND SAVINGS BANK—SAN JOSÉ.
(Incorp. May, 1874.)

STATEMENT ON JANUARY 1ST.

BERNARD D. MURPHY, President.

JOHN T. MCGEOGHEGAN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$78,147 61	Capital paid in coin.....	\$300,000 00
Miscellaneous bonds and stocks.....	42,858 86	Reserve fund.....	260,000 00
Loans on real estate.....	185,381 80	Due depositors.....	751,726 49
Loans on stocks and bonds.....	129,876 09	Due banks and bankers.....	90,649 93
Loans on other securities.....	10,973 97	Dividends unpaid.....	255 00
Loans on personal security and overdrafts.....	811,740 00	State, county, or city money.....	65,796 00
Money on hand.....	127,465 21		
Due from banks and bankers.....	81,983 88		
Total resources.....	\$1,468,427 42	Total liabilities.....	\$1,468,427 42

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: H. B. Alvord, 100; J. W. Findlay, 73; L. Lion, 89; B. D. Murphy, 682; J. W. Ryland, 27; J. W. Rea, 204; Jacob Rich, 20; Edward Williams, 500; L. A. Whitehurst, 250. Total number of shares held by the Directors is 1,945 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$36,602 02	\$50,000 00
Santa Cruz.....	29,545 59	20,000 00
San Benito.....	12,000 00	19,000 00
Totals.....	\$78,147 61	\$89,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$130,231 80	\$180,000 00
San Luis Obispo	34,000 00	75,000 00
Shasta	15,000 00	40,000 00
State of Nevada	4,000 00	20,000 00
Territory of Utah	2,150 00	3,000 00
Totals	\$185,381 80	\$318,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
10,000 shares P. O. Burns Wine Co. stock	\$10,000 00	\$2,375 00	\$3,300 00
212½ shares warehouse stock	21,250 00	2,000 00	4,000 00
200 shares Shasta Lumber Co. stock	10,000 00	13,783 86	10,000 00
150 shares San Luis Obispo Water Co. stock	15,000 00	10,000 00	15,000 00
50 shares The Donohoe-Kelly Banking Co. stock	5,000 00	6,250 00	5,000 00
100 shares California Redwood Land and Lumber Co. stock	10,000 00	6,025 00	8,000 00
5 San José and Santa Clara Railroad Co. bonds	2,500 00	2,425 00	2,500 00
Totals	\$73,750 00	\$42,858 86	\$47,800 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
5 shares San José Light and Power Co. stock	\$500 00	\$250 00	\$250 00
604 shares Commercial and Savings Bank stock	60,400 00	13,835 00	36,240 00
750 shares Shasta Lumber Co. stock	37,500 00	33,911 94	37,500 00
199 shares California Redwood Land and Lumber Co. stock	19,900 00	5,495 00	16,000 00
1,500 shares Mountaineer Mill and Mining Co. stock	15,000 00	800 00	1,500 00
598 shares Western Granite and Marble Co. stock	29,900 00	27,750 00	29,900 00
50 shares London, Paris, and American Bank stock	5,000 00	3,500 00	5,000 00
50 Hotel Vendome bonds	25,000 00	11,972 40	25,000 00
46,000 shares P. O. Burns Wine Co. stock	46,000 00	6,781 80	15,000 00
125 shares Union Savings Bank stock	3,750 00	2,000 00	3,750 00
44 shares Garden City Bank stock	4,400 00	4,579 95	2,640 00
50 First Street Railroad Co. bonds	25,000 00	19,000 00	25,000 00
Totals	\$272,300 00	\$129,876 09	\$197,780 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Two life insurance policies	\$10,973 97	\$17,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Eugene Kelly & Co., New York	\$521 46
Bank of Ireland, Dublin	248 39
Commercial Bank, Los Gatos	12,918 50
First National Bank, Chicago	3,225 66
Commercial Bank, London	4,058 19
National Park Bank, New York	49,131 86
Sundry banks (collections)	11,879 82
Total	\$81,983 88

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$76,840 21	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	51,440 53	Reserve fund	260,000 00
Loans on real estate	290,162 05	Profit and loss and contingent fund	20,907 71
Loans on stocks and bonds	130,834 70	Due depositors	698,961 67
Loans on other securities	9,973 97	Due banks and bankers	71,819 32
Loans on personal security and overdrafts	722,624 87	State, county, or city money	14,121 82
Money on hand	50,354 03		
Due from banks and bankers	24,224 52		
Expenses	9,085 39		
Other assets (interest paid savings account)	270 25		
Total resources	\$1,365,810 52	Total liabilities	\$1,365,810 52

The amount of capital stock is \$1,000,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: H. B. Alvord, 100; J. W. Findlay, 73; L. Lion, 89; B. D. Murphy, 682; J. W. Ryland, 27; Jacob Rich, 20; J. W. Rea, 204; Ed. Williams, 500; L. A. Whitehurst, 250. Total number of shares held by the Directors is 1,945 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$35,294 62	\$50,000 00
Santa Cruz	29,545 59	20,000 00
San Benito	12,000 00	15,000 00
Totals	\$76,840 21	\$85,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$81,754 20	\$100,000 00
Shasta	120,000 00	300,000 00
Santa Clara and San Luis Obispo	84,257 85	120,000 00
State of Nevada	2,000 00	20,000 00
Territory of Utah	2,150 00	3,000 00
Totals	\$290,162 05	\$543,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
10,000 shares P. O. Burns Wine Co. stock	\$10,000 00	\$2,375 00	\$3,300 00
212½ shares warehouse stock	21,250 00	2,000 00	4,000 00
695 shares Shasta Lumber Co. stock	34,750 00	17,258 86	34,750 00
150 shares San Luis Obispo Water Co. stock	15,000 00	10,000 00	15,000 00
50 shares Donohoe-Kelly Banking Co. stock	5,000 00	6,250 00	5,000 00
483 shares California Redwood Land and Lumber Co. stock	48,300 00	8,044 17	38,640 00
10 San José and Santa Clara Railroad Co. bonds	5,000 00	4,745 00	5,000 00
5,000 shares Mountaineer Mill and Mining Co. stock	50,000 00	767 50	-----
Totals	\$189,300 00	\$51,440 53	\$105,690 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
615 shares Commercial and Savings Bank stock.	\$18,450 00	\$16,750 00	\$35,570 00
750 shares Shasta Lumber Co. stock.	37,500 00	41,411 94	37,500 00
35 shares San José Light and Power Co. stock.	3,500 00	1,050 00	1,400 00
102 shares California Redwood Land and Lumber Co. stock	10,200 00	3,470 00	8,160 00
10 shares Mountaineer Mill and Mining Co. stock	100,000 00	800 00	-----
44 shares Garden City Banking and Trust Co. stock	4,400 00	2,646 98	2,640 00
336 shares Union Savings Bank stock	33,600 00	5,000 00	10,080 00
50 shares Horticultural Society stock	1,250 00	1,500 00	1,500 00
50 shares London, Paris, and American Bank stock	5,000 00	1,470 00	5,000 00
526 shares Western Granite and Marble Co. stock	26,300 00	25,000 00	25,000 00
100 First Street Railroad Co. bonds.	50,000 00	21,344 98	50,000 00
50 Hotel Vendome bonds.	25,000 00	10,390 80	25,000 00
Totals	\$315,200 00	\$130,834 70	\$201,850 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Life insurance policy (paid up)	\$8,133 97	\$14,500 00
Life insurance policy (surrender value, \$2,200)	1,840 00	2,200 00
Totals	\$9,973 97	\$16,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Ireland, Dublin	\$47 84
Eugene Kelly & Co., New York	521 46
Commercial Bank, Los Gatos	9,963 47
First National Bank, Chicago	2,654 07
Consolidated Bank of London	2,468 35
National Park Bank, New York	4,787 86
Sundry collections.	3,781 47
Total	\$24,224 52

BANK COMMISSIONERS' EXAMINATION. (December 4, 1894.)

Resources.		Liabilities.	
Real estate	\$78,002 81	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	44,003 81	Reserve fund	260,000 00
Loans and discounts	1,099,764 70	Due depositors	733,877 88
Cash balances	112,144 52	Public money	84,075 92
Due from banks and bankers	84,747 24	Due banks and bankers	32,840 70
Expenses, taxes, etc.	9,106 26	Interest collected	11,077 49
Other assets	57 12	Rents, exchange, etc.	292 43
		Dividends unpaid	255 00
		Profit and loss	4,959 65
		Other liabilities	447 39
Total resources	\$1,427,826 46	Total liabilities	\$1,427,826 46

GARDEN CITY BANK AND TRUST COMPANY—SAN JOSÉ. (Incorp. June 26, 1893.)

STATEMENT ON JANUARY 1ST.

RUSH McCOMAS, President.

THOS. F. MORRISON, Cashier.

Resources.		Liabilities.	
United States bonds	\$25,000 00	Capital paid in coin	\$200,000 00
Miscellaneous bonds and stocks	3,949 30	Profit and loss and contingent fund	14,177 70
Loans on real estate	18,705 50	Due depositors	350,343 97
Loans on stocks and bonds	59,940 00	Due banks and bankers	50,370 00
Loans on personal security and overdrafts	405,825 24	Dividends unpaid	49 50
Money on hand	49,141 31		
Checks and other cash items	3,662 84		
Due from banks and bankers	35,716 98		
Furniture and fixtures	6,000 00		
Other assets	7,000 00		
Total resources	\$614,941 17	Total liabilities	\$614,941 17

The amount of capital stock is \$500,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. McComas, 40; C. W. Breyfogle, 55; Geo. M. Bowman, 50; T. S. Montgomery, 30; J. J. Miller, 55; P. R. Mabury, 1; J. R. Lewis, 145; C. C. Morse, 100; A. McDonald, 11; S. B. Hunkins, 30; T. F. Morrison, 44. Total number of shares held by the Directors is 561 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$18,705 50	\$35,250 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 2 per cent bonds	\$25,000 00	\$25,000 00	\$24,250 00
Santa Clara County school bonds	2,000 00	2,000 00	2,000 00
50 shares California Redwood Land and Lumber Co. stock	5,000 00	1,949 30	2,500 00
Totals	\$32,000 00	\$28,949 30	\$28,750 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
185 shares Commercial and Savings Bank (San José) stock	\$18,500 00	\$6,800 00	\$10,175 00
40 shares Union Savings Bank (San José) stock	4,000 00	1,050 00	1,200 00
10 shares First National Bank (San José) stock	1,000 00	1,000 00	1,250 00
10 shares First National Bank (North Yakima) stock	1,000 00	750 00	1,250 00
50 shares First National Bank (Seattle) stock	5,000 00	5,000 00	10,000 00
25 shares Bellingham Bay National Bank stock	2,500 00		2,500 00
32 shares Central Milling Co. stock	9,200 00	3,700 00	4,600 00
99½ shares Argonaut Land and Development Co. stock	9,980 00	3,000 00	4,990 00
2,000 shares Sperry Flour Co. stock	200,000 00	22,500 00	80,000 00
60 shares San José Water Co. stock	6,000 00	4,500 00	5,700 00
24 shares Adams Express Co. stock	2,400 00	3,000 00	3,600 00
2 Los Angeles City (\$1,000 each) bonds	2,000 00	1,250 00	2,000 00
18 San José and Santa Clara Railroad Co. (\$500 each) bonds	9,000 00	7,390 00	9,000 00
Totals	\$270,580 00	\$59,940 00	\$126,265 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$22,464 55
Hanover National Bank, New York	13,252 43
Total	\$35,716 98

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Leasehold and good will of Garden City National Bank	\$7,000 00	\$7,000 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
United States bonds	\$25,000 00	Capital paid in coin	\$200,000 00
Miscellaneous bonds and stocks	3,590 45	Profit and loss and contingent fund	4,677 70
County warrants	1,232 72	Due depositors	319,436 62
Loans on real estate	33,693 15	Due banks and bankers	24,426 22
Loans on stocks	28,675 00	Dividends unpaid	480 00
Loans on personal security and overdrafts	378,788 68	Other liabilities	5,039 37
Money on hand	40,370 85		
Checks and other cash items	4,184 41		
Due from banks and bankers	22,037 75		
Furniture and fixtures	5,500 00		
Expenses	3,822 55		
Taxes	11 85		
Leasehold and good will	6,000 00		
Fitler judgment	1,152 50		
Total resources	\$554,059 91	Total liabilities	\$554,059 91

The amount of capital stock is \$500,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. McComas, 40; G. M. Bowman, 50; C. C. Morse, 100; T. S. Montgomery, 30; A. McDonald, 11; S. B. Hunkins, 30; J. J. Miller, 55; J. R. Lewis, 145; T. F. Morrison, 44. Total number of shares held by the Directors is 505 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$33,693 15	\$61,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 2 per cent bonds	\$25,000 00	\$25,000 00	\$24,250 00
Santa Clara County school bonds	1,500 00	1,500 00	1,500 00
California Redwood Land and Lumber Co. stock	2,000 00	2,090 45	-----
North Yakima city warrants	1,232 72	1,232 72	1,232 72
Totals	\$29,732 72	\$29,823 17	-----

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
24 shares Adams Express Co. stock	\$2,400 00	\$3,000 00	\$4,800 00
185 shares Commercial and Savings Bank (San José) stock	18,500 00	6,300 00	10,175 00
40 shares Union Savings Bank (San José) stock	4,000 00	1,050 00	1,200 00
10 shares First National Bank (North Yakima) stock	1,000 00	750 00	1,200 00
Amounts carried forward	\$25,900 00	\$11,100 00	\$17,375 00

AMOUNT LOANED ON STOCKS—Continued.

	Par Value.	Amt. Loaned.	Market Value.
Amounts brought forward	\$25,900 00	\$11,100 00	\$17,375 00
22 shares First National Bank (San José) stock	2,200 00	2,000 00	2,640 00
50 shares First National Bank (Seattle) stock	5,000 00	-----	10,000 00
25 shares Bellingham Bay National Bank (Washington) stock	2,500 00	5,000 00	2,500 00
137½ shares Argonaut Land and Development Co. stock	13,780 00	4,300 00	4,795 00
60 shares San José Water Co. stock	6,000 00	4,500 00	5,700 00
10 shares Nucleus Building and Loan Association stock	2,000 00	275 00	500 00
55 shares Mutual Building and Loan Association stock	11,000 00	1,500 00	3,260 00
Totals	\$68,380 00	\$28,675 00	\$46,770 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Hanover National Bank, New York	\$16,351 03
London, Paris, and American Bank, San Francisco	5,686 72
Total	\$22,037 75

BANK COMMISSIONERS' EXAMINATION. (December 7, 1894.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$27,000 00	Capital paid up	\$200,000 00
Loans and discounts	468,411 44	Due depositors	329,635 51
Cash balances	33,161 13	Public money	27,400 00
Due from banks and bankers	36,892 62	Due banks and bankers	20,529 03
Furniture, fixtures, etc.	6,000 00	Interest collected	4,477 45
Expenses, taxes, etc.	3,938 67	Rents, exchange, etc.	208 25
Other assets	8,949 30	Dividends unpaid	79 50
Total resources	\$584,353 16	Profit and loss	2,023 42
		Total liabilities	\$584,353 16

BANK OF SAN LEANDRO. (Incorp. February 24, 1893.)

STATEMENT ON JANUARY 1ST.

S. HUFF, President.

CHARLES H. HALE, Cashier.

Resources.		Liabilities.	
Bank premises	\$9,600 00	Capital paid in coin	\$25,000 00
Miscellaneous bonds	3,250 00	Reserve fund	2,000 00
County warrants	133 30	Profit and loss and contingent fund	1,784 75
Loans on real estate	29,450 00	Due depositors	91,952 22
Loans on stocks, bonds, and warrants	2,850 00	State, county, or city money	1,966 76
Loans on personal security and overdrafts	57,052 57		
Money on hand	12,001 01		
Due from banks and bankers	6,866 85		
Furniture and fixtures	1,500 00		
Total resources	\$122,703 73	Total liabilities	\$122,703 73

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: S. Huff, 220; L. C. Morehouse, 110; R. S. Farrelly, 100; T. P. Cary, 100; J. B. Mendonca, 100; Joseph Herrscher, 50; Dr. G. Vivian, 10. Total number of shares held by the Directors is 690 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda.....	\$29,450 00	\$69,450 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
5 City of San Leandro 6 per cent sewer bonds..	\$2,250 00	\$2,250 00	\$2,250 00
10 Niles School District 6 per cent bonds.....	1,000 00	1,000 00	1,000 00
Sundry Alameda County warrants.....	133 30	133 30	133 30
Totals.....	\$3,383 30	\$3,383 30	\$3,383 30

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
60 shares Bank of San Leandro stock	\$6,000 00	\$1,150 00	\$1,500 00
40 shares Oakland, San Leandro, and Haywards Electric Railway stock.....	4,000 00	1,500 00	2,000 00
395 shares Jordan Printing Co. stock.....	3,950 00	200 00	987 50
Totals.....	\$13,950 00	\$2,850 00	\$4,487 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$5,129 37
Union National Bank, Oakland	1,737 48
Total	\$6,866 85

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$9,600 00	Capital paid in coin.....	\$25,000 00
Miscellaneous bonds.....	3,250 00	Reserve fund	3,500 00
County warrants.....	122 50	Profit and loss and contin-	
Loans on real estate	37,450 00	gent fund.....	284 75
Loans on stocks	2,650 00	Due depositors.....	92,844 58
Loans on personal security and overdrafts.....	47,129 50	Other liabilities.....	1,974 82
Money on hand	8,081 98	State, county, or city money..	306 06
Due from banks and bankers..	13,194 63		
Furniture and fixtures.....	1,500 00		
Expenses	306 60		
Other assets	625 00		
Total resources	\$123,910 21	Total liabilities.....	\$123,910 21

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: S. Huff, 220; R. S. Farrelly, 100; T. P. Cary, 100; L. C. Morehouse, 110; J. B. Mendonca, 100; Joseph Herrscher, 50; Dr. G. Vivian, 10. Total number of shares held by the Directors is 690 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$37,450 00	\$89,850 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
5 City of San Leandro 6 per cent sewer bonds ..	\$2,250 00	\$2,250 00	\$2,250 00
10 Niles School District 6 per cent bonds	1,000 00	1,000 00	1,000 00
Sundry Alameda County warrants	122 50	122 50	122 50
Totals	\$3,372 50	\$3,372 50	\$3,372 50

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
50 shares Bank of San Leandro stock	\$5,000 00	\$1,000 00	\$1,500 00
40 shares Oakland, San Leandro, and Haywards Electric Railway stock	4,000 00	1,500 00	2,000 00
10 shares Bank of San Leandro stock	1,000 00	150 00	300 00
Totals	\$10,000 00	\$2,650 00	\$3,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$8,660 24
Union National Bank, Chicago	4,534 39
Total	\$13,194 63

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Salary account	\$625 00

BANK COMMISSIONERS' EXAMINATION. (February 23, 1895.)

Resources.		Liabilities.	
Bank premises	\$9,600 00	Capital paid up	\$25,000 00
Invested in stocks, bonds, and warrants	3,260 00	Reserve fund	3,500 00
Loans and discounts	92,268 22	Due depositors	95,623 81
Cash balances	11,007 37	Interest collected	260 29
Due from banks and bankers	6,940 88	Rents, exchange, etc.	84 32
Furniture, fixtures, etc.	1,500 00	Profit and loss	284 75
Expenses, taxes, etc.	176 70		
Total resources	\$124,753 17	Total liabilities	\$124,753 17

ANDREWS BANKING COMPANY—SAN LUIS OBISPO.
(Incorp. Dec. 13, 1893; opened for business Jan. 2, 1894.)

STATEMENT ON JANUARY 1ST.

J. P. ANDREWS, President.

J. W. SMITH, Cashier.

Resources.		Liabilities.	
Bank premises	\$17,196 67	Capital paid in coin	\$89,250 00
Loans on real estate	94,434 00	Profit and loss and contin-	
Loans on stocks and bonds	7,327 88	gent fund	4,567 02
Loans on other securities	57,074 98	Due depositors	251,814 51
Loans on personal security		Due banks and bankers	1,394 04
and overdrafts	148,212 64	State, county, or city money ..	27,375 70
Money on hand	47,542 33		
Checks and other cash items ..	317 30		
Due from banks and bankers ..	534 09		
Furniture and fixtures	1,761 38		
Total resources	\$374,401 27	Total liabilities	\$374,401 27

The amount of capital stock is \$300,000; amount subscribed is \$158,500; amount paid in coin is \$89,250. The total number of shares of stock issued is 1,585 shares; the amount paid on each share of stock is 200 shares paid in full, and \$50 on each of 1,385 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: J. P. Andrews, 500; Henry Bosse, 175; J. W. Smith, 100; P. W. Murphy, 50; C. D. P. Jones, 20. Total number of shares held by the Directors is 845 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	\$88,434 00	\$219,045 00
Santa Barbara	6,000 00	10,000 00
Totals	\$94,434 00	\$229,045 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
120 shares Andrews Banking Co. stock	\$6,000 00	\$5,143 00	\$6,600 00
El Paso de Robles Springs Hotel bonds	2,000 00	1,080 55	2,000 00
25 shares San Luis Building and Loan Associa-			
tion stock	5,000 00	1,104 33	1,141 10
Totals	\$13,000 00	\$7,327 88	\$9,741 10

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Deposit of other notes, mortgages, deeds, etc., as collateral		
security	\$54,427 71	\$68,498 27
City of San Luis Obispo claim accepted	1,617 27	1,617 27
Totals	\$56,044 98	\$70,115 54

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of Commerce, New York	\$510 36
Commercial Bank of San Luis Obispo	23 73
Total	\$534 09

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$17,231 67	Capital paid in coin	\$129,150 00
Real estate taken for debt	5,000 00	Profit and loss and contin-	
County warrants	564 20	gent fund	5,078 81
Loans on real estate	101,144 00	Due depositors	276,430 75
Loans on stocks and bonds	20,765 79	Dividends unpaid	25 00
Loans on other securities	72,782 91	Other liabilities	6 00
Loans on personal security		State, county, or city money ..	26,422 00
and overdrafts	169,665 68		
Money on hand	35,196 02		
Checks and other cash items ..	3,142 20		
Due from banks and bankers ..	8,342 12		
Furniture and fixtures	1,781 38		
Expenses	44 65		
Taxes and interest	1,451 94		
Total resources	\$437,112 56	Total liabilities	\$437,112 56

The amount of capital stock is \$300,000; amount subscribed is \$158,500; amount paid in coin is \$129,150. The total number of shares of stock issued is 1,585 shares; the amount paid on each share of stock is 456 shares paid in full, 1,084 shares paid 75 per cent, and 45 shares paid 50 per cent.

The names of the Directors, and number of shares of stock held by each, are as follows: J. P. Andrews, 494; Henry Bosse, 175; J. W. Smith, 100; P. W. Murphy, 50; Alex. Tate, 20. Total number of shares held by the Directors is 839 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$5,000 00	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	\$95,144 00	\$230,000 00
Santa Barbara	6,000 00	10,000 00
Totals	\$101,144 00	\$240,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
335 shares Andrews Banking Co. stock (75 per cent paid up)	\$28,875 00	\$12,060 01	\$33,201 00
161 shares San Luis Water Co. stock	16,100 00	6,605 93	16,100 00
30 shares San Luis Building and Loan Association stock	6,000 00	1,019 30	1,395 00
El Paso de Robles Springs Hotel bonds	2,000 00	1,080 55	2,000 00
Totals	\$52,975 00	\$20,765 79	\$52,696 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Deposit of other notes, mortgages, deeds, etc., as collateral security	\$69,002 91	\$81,867 86
Time certificate of deposit Commercial Bank, San Luis Obispo	150 00	150 00
Accepted 60 days draft Southern Pacific Milling Co., San Francisco	1,960 00	2,000 00
Time certificate of deposit County Bank, San Luis Obispo	1,670 00	2,000 00
Totals	\$72,782 91	\$86,017 86

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of Commerce, New York.....	\$144 90
Commercial Bank of San Luis Obispo	200 17
First National Bank of San Francisco	7,892 67
Commercial Bank of Santa Barbara	104 38
Total	\$8,342 12

BANK COMMISSIONERS' EXAMINATION. (May 20, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$17,196 67	Capital paid up.....	\$125,150 00
Other real estate.....	5,000 00	Due depositors.....	274,205 94
Loans on real estate.....	102,035 00	Due banks and bankers.....	47 92
Loans and discounts.....	251,699 92	Interest collected.....	3,682 47
Cash balances.....	28,538 96	Rents, exchange, etc.	17 32
Due from banks and bankers..	16,325 83	Dividends unpaid.....	25 00
Furniture, fixtures, etc.....	1,781 38	Profit and loss.....	1,297 20
Expenses, taxes, etc.....	55 00	Other liabilities.....	98 22
Other assets.....	6,513 31	State, county, or city money..	24,622 00
Total resources	\$429,146 07	Total liabilities	\$429,146 07

BANK OF SAN LUIS OBISPO. (Incorp. August 20, 1873.)

STATEMENT ON JANUARY 1ST.

JAMES L. CRITTENDEN, President.

S. W. WILSON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt	110,833 01	Profit and loss and contin-	
Loans on real estate.....	7,053 83	gent fund	101,392 57
Loans on personal security and		Due depositors.....	27,146 15
overdrafts	61,162 13		
Money on hand.....	15,448 69		
Due from banks and bankers ..	16,541 06		
Furniture and fixtures.....	2,500 00		
Total resources	\$228,538 72	Total liabilities	\$228,538 72

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. Total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: James L. Crittenden, 500½; I. G. Wickersham, 334½; T. T. Crittenden, 10; J. M. Wilcoxson, 15; S. W. Wilson, 10. Total number of shares held by the Directors is 870 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo.....	\$101,721 20	\$101,721 20
Riverside.....	9,111 81	3,030 00
Totals	\$110,833 01	\$104,751 20

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo.....	\$7,053 83	\$12,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco.....	\$989 54
Nevada Bank, San Francisco.....	12,368 11
National Bank of Commerce, New York.....	430 67
Farmers and Merchants Bank, Los Angeles.....	2,752 74
Total.....	\$16,541 06

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	117,236 03	Profit and loss and contin-	
Loans on real estate.....	2,897 06	gent fund.....	103,143 02
Loans on personal security		Due depositors.....	20,337 85
and overdrafts.....	59,827 93	Other liabilities (rents and	
Money on hand.....	7,724 93	interest).....	310 12
Due from banks and bankers..	18,391 29		
Furniture and fixtures.....	2,500 00		
Expenses.....	213 75		
Total resources.....	\$223,790 99	Total liabilities.....	\$223,790 99

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: James L. Crittenden, 500½; I. G. Wickersham, 334½; T. T. Crittenden, 10; J. M. Wilcoxon, 15; S. W. Wilson, 10. Total number of shares held by the Directors is 870 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo.....	\$108,124 23	\$106,795 00
Riverside.....	9,111 80	3,500 00
Totals.....	\$117,236 03	\$110,295 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo.....	\$2,897 06	\$5,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco.....	\$989 54
Nevada Bank, San Francisco.....	16,320 67
Farmers and Merchants Bank, Los Angeles.....	267 86
National Bank of Commerce, New York.....	813 22
Total.....	\$18,391 29

BANK COMMISSIONERS' EXAMINATION. (May 17, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$17,500 00	Capital paid up.....	\$100,000 00
Other real estate.....	117,236 03	Due depositors.....	19,386 61
Loans and discounts.....	62,216 84	Interest collected.....	31 49
Cash balances.....	5,741 34	Rents, exchange, etc.....	64 00
Due from banks and bankers.....	20,833 59	Profit and loss.....	104,145 50
Expenses, taxes, etc.....	99 80		
Total resources.....	\$223,627 60	Total liabilities.....	\$223,627 60

COMMERCIAL BANK OF SAN LUIS OBISPO.
(Incorp. March 16, 1888.)

STATEMENT ON JANUARY 1ST.

McD. R. VENABLE, President.

H. BRUNNER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$31,976 85	Capital paid in coin.....	\$200,000 00
Miscellaneous bonds and stocks.....	35,440 00	Profit and loss and contingent fund.....	5,090 87
Loans on real estate.....	54,272 71	Due depositors.....	358,750 82
Loans on personal security and overdrafts.....	426,372 79	Due banks and bankers.....	11,370 23
Money on hand.....	43,287 78	County money.....	36,617 48
Checks and other cash items.....	5,511 47		
Due from banks and bankers.....	11,757 10		
Furniture and fixtures.....	2,500 00		
Grain in warehouse.....	710 70		
Total resources.....	\$611,829 40	Total liabilities.....	\$611,829 40

The amount of capital stock is \$300,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 55; W. T. Scott, 140; H. M. Warden, 70; B. Pezzoni, 70; Geo. T. Gragg, 35; S. A. Dana, 50; A. Tognazzini, 140; L. M. Kaiser, 50; H. Brunner, 60. Total number of shares held by the Directors is 670 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
San Luis Obispo.....	\$31,976 85	\$60,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
San Luis Obispo.....	\$50,022 71	\$120,000 00
Santa Barbara.....	3,700 00	12,000 00
Kern.....	550 00	1,200 00
Totals.....	\$54,272 71	\$133,200 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
25 shares California Mortgage and Savings Bank stock.....	\$2,500 00	\$2,500 00	\$3,200 00
22 shares Citizens Bank stock.....	2,200 00	2,200 00	2,200 00
824 shares Bank of Santa Maria stock.....	82,400 00	20,600 00	34,608 00
1 Sandhill School District bond.....	1,200 00	1,200 00	1,224 00
Premium on above stocks and bonds.....		8,940 00	
Totals.....	\$88,300 00	\$35,440 00	\$41,232 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
L. Cellerier & Co.....	\$1,097 86
London, Paris, and American Bank, San Francisco.....	158 63
Farmers and Merchants Bank, Los Angeles.....	30 06
First National Bank, Santa Barbara.....	513 87
Citizens Bank, Paso Robles.....	7,670 51
Bank of Templeton.....	300 71
Banque de la S. Ft.....	38 32
Blochman Banking Co., San Diego.....	67 64
Consolidated Banking Co.....	30 67
Bank of Lompoc.....	1,848 83
Total.....	\$11,757 10

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
52½ tons of wheat at San Miguel.....	\$710 70

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$32,076 85	Capital paid in coin.....	\$200,000 00
Miscellaneous bonds and stocks.....	47,684 00	Profit and loss and contingent fund.....	2,085 12
County warrants.....	1,336 28	Due depositors.....	343,695 06
Loans on real estate.....	59,772 71	Due banks and bankers.....	73,304 45
Loans on personal security and overdrafts.....	424,452 17	Dividends unpaid.....	450 00
Money on hand.....	40,133 40	Interest account.....	6,605 55
Checks and other cash items.....	2,462 10		
Due from banks and bankers.....	8,790 83		
Furniture and fixtures.....	2,500 00		
Expenses and taxes.....	6,931 84		
Total resources.....	\$626,140 18	Total liabilities.....	\$626,140 18

The amount of capital stock is \$300,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 55; W. T. Scott, 140; H. M. Warden, 70; B. Pezzoni, 70; George T. Gragg, 35; S. A. Dana, 50; A. Tognazzini, 140; L. M. Kaiser, 50; H. Brunner, 60. Total number of shares held by the Directors is 670 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo.....	\$32,076 85	\$60,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo.....	\$54,022 71	\$120,000 00
Santa Barbara.....	5,200 00	12,000 00
Kern.....	550 00	1,200 00
Totals.....	\$59,772 71	\$133,200 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
45 shares California Mortgage and Savings Bank stock.....	\$4,500 00	\$4,500 00	\$5,400 00
22 shares Citizens Bank of Paso Robles stock.....	2,200 00	2,200 00	2,420 00
824 shares Bank of Santa Maria stock.....	82,400 00	34,784 00	37,080 00
1 Sandhill School District bond.....	1,200 00	1,200 00	1,260 00
10 San Luis Obispo bonds.....	5,000 00	5,000 00	5,150 00
Totals.....	\$95,300 00	\$47,684 00	\$51,310 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
L. Cellierier & Co.....	\$917 35
Modesto Bank.....	29 10
Kern Valley Bank, Bakersfield.....	8 00
Crocker-Woolworth National Bank, San Francisco.....	7 00
Bank of California, San Francisco.....	323 38
London, Paris, and American Bank, San Francisco.....	4,167 79
Farmers and Merchants Bank, Los Angeles.....	195 97
First National Bank, Santa Barbara.....	1,184 75
Citizens Bank, Paso Robles.....	577 68
Bank of Templeton.....	334 52
Banque de la S. Ft.....	38 32
Commercial and Savings Bank, San José.....	485 99
First National Bank, Los Angeles.....	354 76
Blochman Banking Co., San Diego.....	166 22
Total.....	\$8,790 83

BANK COMMISSIONERS' EXAMINATION. (May 16, 1895.)

Resources.		Liabilities.	
Real estate.....	\$32,076 85	Capital paid up.....	\$200,000 00
Invested in stocks, bonds, and warrants.....	49,273 98	Due depositors.....	295,103 58
Loans and discounts.....	475,546 38	Due banks and bankers.....	97,806 51
Cash balances.....	39,741 35	Interest collected.....	10,424 24
Due from banks and bankers.....	19,359 78	Rents, exchange, etc.....	313 92
Furniture, fixtures, etc.....	2,500 00	Dividends unpaid.....	485 00
Expenses, taxes, etc.....	6,020 59	Profit and loss.....	1,796 75
Other assets.....	4,922 16	State, county, or city money.....	23,511 09
Total resources.....	\$629,441 09	Total liabilities.....	\$629,441 09

COUNTY BANK—SAN LUIS OBISPO. (Incorp. December, 1892.)

STATEMENT ON JANUARY 1ST.

W. L. BEEBEE, President.

R. E. JACK, Cashier.

Resources.		Liabilities.	
Bank premises	\$28,622 18	Capital paid in coin	\$150,000 00
Real estate taken for debt	44,101 99	Reserve fund	90,000 00
County warrants	9,064 67	Profit and loss and contin-	
Loans on real estate	269,613 49	gent fund	19,443 09
Loans on stocks and bonds	41,041 00	Due depositors	430,331 56
Loans on personal security		Due banks and bankers	61,730 20
and overdrafts	329,302 79	State, county, or city money	43,675 00
Money on hand	55,517 37		
Checks and other cash items	1,158 25		
Due from banks and bankers	8,402 25		
Furniture and fixtures	2,854 95		
Expenses	3,716 19		
Taxes	1,784 72		
Total resources	\$795,179 85	Total liabilities	\$795,179 85

The amount of capital stock is \$300,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Jack, 340; William L. Beebee, 75; W. H. Spencer, 50; Nathan Goldtree, 268; T. B. Prefumo, 10. Total number of shares held by the Directors is 743 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
San Luis Obispo	\$42,873 99	\$60,000 00
Kern	1,228 00	1,500 00
Totals	\$44,101 99	\$61,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Luis Obispo	\$237,210 49
Monterey	2,302 00
Kern	1,400 00
Santa Barbara	28,701 00
Total	\$269,613 49

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
San Luis Obispo school warrants	\$9,064 67	\$9,064 67	\$9,064 67

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.
Paso Robles Hotel Co. bonds	\$11,200 00	\$41,041 00
125 shares Paso Robles Hotel Co. stock	62,500 00	
Totals	\$73,700 00	\$41,041 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Hanover National Bank, New York.....	\$3,384 68
Tremont National Bank, Boston.....	245 50
Farmers and Merchants Bank, Los Angeles.....	3,005 06
Wm. Rosenheim & Co., Berlin.....	167 76
Banco Cantonole, Switzerland.....	324 05
Anglo-Californian Bank (Limited), London.....	1,275 20
Total	<u>\$8,402 25</u>

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$28,622 18	Capital paid in coin.....	\$150,000 00
Real estate taken for debt.....	50,544 52	Reserve fund.....	90,000 00
County warrants.....	607 52	Profit and loss and contin-	
Loans on real estate.....	250,101 00	gent fund.....	13,567 42
Loans on stocks and bonds.....	41,041 00	Due depositors.....	433,312 43
Loans on personal security		Due banks and bankers.....	37,408 01
and overdrafts.....	320,117 28	State, county, or city money.....	25,500 00
Money on hand.....	40,818 33		
Checks and other cash items.....	3,003 00		
Due from banks and bankers.....	8,747 35		
Furniture and fixtures.....	2,854 95		
Expenses.....	2,164 81		
Taxes.....	1,165 92		
Total resources.....	<u>\$749,787 86</u>	Total liabilities.....	<u>\$749,787 86</u>

The amount of capital stock is \$300,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. L. Beebe, 75; R. E. Jack, 340; Nathan Goldtree, 118; W. H. Spencer, 50; A. W. Steinhart, 35. Total number of shares held by the Directors is 618 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo.....	\$48,956 37	\$55,400 00
Kern.....	1,228 00	1,500 00
Monterey.....	360 15	500 00
Totals.....	<u>\$50,544 52</u>	<u>\$57,400 00</u>

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Luis Obispo.....	\$216,898 00
Monterey.....	2,602 00
Kern.....	1,400 00
Santa Barbara.....	28,701 00
Ventura.....	500 00
Total.....	<u>\$250,101 00</u>

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.
Warrants drawn on County Superintendent of the Public Schools.....	\$607 52	\$607 52

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.
Paso Robles Hotel Co. bonds.....	\$11,200 00	\$41,041 00
125 shares Paso Robles Hotel Co. stock.....	62,500 00	
Totals	\$73,700 00	\$41,041 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Hanover National Bank, New York.....	\$4,787 37
Tremont National Bank, Boston.....	730 09
Farmers and Merchants Bank, Los Angeles	624 70
Santa Barbara County National Bank	1,187 57
Wm. Rosenheim & Co., Berlin	124 03
Bank of Cantonole, Switzerland.....	425 47
Anglo-Californian Bank, London	868 12
Total	\$8,747 35

BANK COMMISSIONERS' EXAMINATION. (May 13, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$28,622 18	Capital paid up	\$150,000 00
Other real estate.....	50,544 52	Reserve fund	90,000 00
Invested in stocks, bonds, and warrants.....	564 59	Due depositors	428,734 59
Loans on real estate.....	260,000 00	Due banks and bankers.....	43,717 99
Loans and discounts.....	363,089 47	Interest collected.....	3,374 60
Cash balances	39,077 07	Rents, exchange, etc.	259 32
Due from banks and bankers.....	5,394 58	Profit and loss.....	6,935 40
Furniture, fixtures, etc.....	2,854 95	State, county, or city money.....	29,591 21
Expenses, taxes, etc.....	2,384 87		
Other assets	80 88		
Total resources	\$752,613 11	Total liabilities	\$752,613 11

BANK OF SANTA MARIA. (Incorp. May 1, 1890.)

STATEMENT ON JANUARY 1ST.

PAUL O. TIETZEN, Manager.

J. F. GOODWIN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$9,342 66	Capital paid in coin.....	\$25,000 00
County warrants	189 20	Profit and loss and contin- gent fund.....	16,316 85
Loans on real estate.....	20,900 00	Due depositors.....	87,385 19
Loans on personal security and overdrafts.....	90,535 77	Due banks and bankers.....	3,428 30
Money on hand.....	9,856 58	County money.....	8,400 00
Due from banks and bankers.....	8,206 13		
Furniture and fixtures.....	1,500 00		
Total resources	\$140,530 34	Total liabilities	\$140,530 34

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 5; L. M. Kaiser, 15; J. F. Goodwin, 10; B. Pezzoni, 20; P. O. Tietzen, 5; G. Muscio, 30; Wm. L. Adam, 15. Total number of shares held by the Directors is 100 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Barbara	\$9,342 66	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara	\$20,900 00	\$56,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Commercial Bank, San Luis Obispo	\$3,377 57
Santa Barbara County National Bank	50 73
Total	\$3,428 30

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$9,342 70	Capital paid in coin	\$25,000 00
County school warrants	1,197 35	Profit and loss and contin-	
Loans on real estate	20,900 00	gent fund	16,316 85
Loans on personal security		Due depositors	103,078 97
and overdrafts	97,800 66	Due banks and bankers	3,163 30
Money on hand	5,132 89	Dividends unpaid, interest	
Due from banks and bankers	18,192 78	and exchange collected	1,247 71
Furniture and fixtures	1,500 00	State, county, or city money	8,400 00
Expenses and taxes	3,140 45		
Total resources	\$157,206 83	Total liabilities	\$157,206 83

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 5; L. M. Kaiser, 15; J. T. Goodwin, 10; B. Pezzoni, 20; P. O. Tietzen, 5; G. Muscio, 30; William L. Adam, 15. Total number of shares held by the Directors is 100 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Barbara	\$9,342 70	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara	\$20,900 00	\$56,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Los Angeles	\$331 90
Farmers and Merchants Bank, Los Angeles	203 37
Santa Barbara County National Bank	518 32
County Bank, San Luis Obispo	9 62
London, Paris, and American Bank, San Francisco	10,386 38
Commercial Bank, San Luis Obispo	6,596 97
Laidlaw & Co., New York	146 22
Total	\$18,192 78

BANK COMMISSIONERS' EXAMINATION. (May 21, 1895.)

Resources.		Liabilities.	
Real estate	\$9,342 70	Capital paid up	\$25,000 00
Invested in stocks, bonds, and warrants	652 75	Reserve fund	15,000 00
Loans on real estate	20,900 00	Due depositors	99,055 73
Loans and discounts	95,863 81	Due banks and bankers	391 53
Cash balances	7,929 15	Interest collected	966 83
Due from banks and bankers	24,642 48	Rents, exchange, etc.	127 24
Furniture, fixtures, etc.	1,500 00	Profit and loss	1,316 85
Expenses, taxes, etc.	2,633 52	Other liabilities	13,206 23
		State, county, or city money	8,400 00
Total resources	\$163,464 41	Total liabilities	\$163,464 41

SAN MATEO BANK. (Incorp. July 9, 1894.)

STATEMENT ON JANUARY 1ST.

JAMES D. BYRNES, President.

PHIL. M. ROEDEL, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$6,000 00	Capital paid in coin	\$21,600 00
Loans on personal security	11,661 56	Profit and loss and contingent fund	639 61
Money on hand	3,888 05	Due depositors	16,110 98
Due from banks and bankers	14,391 38	State, county, or city money	375 95
Furniture and fixtures	1,314 35		
Expenses	1,471 20		
Total resources	\$38,726 54	Total liabilities	\$38,726 54

The amount of capital stock is \$200,000; amount subscribed is \$72,000; amount paid in coin is \$21,600. The total number of shares of stock issued is 720 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: James D. Byrnes, 50; Robert Wisnom, 25; C. E. Knapp, 25; E. A. Husing, 5; I. R. Goodspeed, 5; W. B. Lawrence, 1; Phil. M. Roedel, 600. Total number of shares held by the Directors is 711 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Mateo	\$6,000 00	\$20,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
American Bank and Trust Co., San Francisco	\$3,429 24
Hanover National Bank, New York	10,962 14
Total	\$14,391 38

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on real estate	\$6,000 00	Capital paid in coin	\$21,600 00
Loans on personal security and overdrafts	25,257 83	Profit and loss and contingent fund	1,672 22
Money on hand	3,898 20	Due depositors	23,186 72
Due from banks and bankers	7,557 53		
Furniture and fixtures	1,314 35		
Expenses	2,431 03		
Total resources	\$46,458 94	Total liabilities	\$46,458 94

The amount of capital stock is \$200,000; amount subscribed is \$72,000; amount paid in coin is \$21,600. The total number of shares of stock issued is 720 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: James D. Byrnes, 50; Robert Wisnom, 25; C. E. Knapp, 25; E. A. Husing, 5; I. R. Goodspeed, 5; W. B. Lawrence, 1; Phil. M. Roedel, 602. Total number of shares held by the Directors is 713 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Mateo	\$6,000 00	\$20,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
American Bank and Trust Co., San Francisco	\$6,185 24
Hanover National Bank, New York	1,372 29
Total	\$7,557 53

BANK COMMISSIONERS' EXAMINATION. (December 3, 1894.)

Resources.		Liabilities.	
Loans and discounts	\$17,098 02	Capital paid up	\$21,600 00
Cash balances	4,787 95	Due depositors	18,113 90
Due from banks and bankers	15,596 37	Dividends unpaid	520 79
Furniture, fixtures, etc.	1,314 35		
Expenses, taxes, etc.	1,438 00		
Total resources	\$40,234 69	Total liabilities	\$40,234 69

BANK OF SANTA MONICA. (Incorp. April 14, 1893.)

STATEMENT ON JANUARY 1ST.

ROBERT F. JONES, President.

W. E. LESTER, Secretary.

Resources.		Liabilities.	
Bank premises	\$26,569 03	Capital paid in coin	\$50,000 00
Real estate taken for debt	1,124 34	Reserve fund	1,250 00
Miscellaneous stocks	200 00	Profit and loss and contin-	
County warrants	679 55	gent fund	5,628 41
Loans on real estate	24,338 00	Due depositors	75,650 89
Loans on stocks	30,735 00	Other liabilities	50 00
Loans on other securities		State, county, or city money ..	3,933 20
(grain)	300 00		
Loans on personal security			
and overdrafts	15,631 96		
Money on hand	10,403 93		
Checks and other cash items ..	51 50		
Due from banks and bankers ..	20,129 82		
Furniture and fixtures	2,702 39		
Expenses	3,188 74		
Taxes	408 24		
Total resources	\$136,512 50	Total liabilities	\$136,512 50

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Robert F. Jones, 20; Henry W. Keller, 10; L. R. Vincent, 50; Le Roy D. Brown, 10; E. J. Gorham, 10; Roy Jones, 10; Winthrop E. Lester, 10. Total number of shares held by the Directors is 120 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare-----	\$1,124 34	\$1,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern-----	\$11,600 00	\$50,000 00
Tulare-----	375 00	500 00
Los Angeles-----	12,363 00	24,000 00
Totals-----	\$24,338 00	\$74,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
First National Bank of Santa Monica stock....	\$200 00	\$200 00	\$200 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Santa Monica North Beach Bath House Co. stock-----	\$50,000 00	\$29,500 00	\$50,000 00
Bank of Santa Monica, Grafton National Bank, and First National Bank of Grafton, North Dakota, stock-----	3,000 00	800 00	3,000 00
Bank of Santa Monica stock-----	1,000 00	260 00	1,000 00
Totals-----	\$54,000 00	\$30,560 00	\$54,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in A. L. Whitaker's warehouse-----	\$300 00	\$450 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Los Angeles National Bank-----	\$1,210 05
Crocker-Woolworth National Bank, San Francisco-----	13,615 66
Western National Bank, New York-----	5,304 11
Total-----	\$20,129 82

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Personal securities-----	\$15,681 96

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises-----	\$27,759 03	Capital paid in coin-----	\$50,000 00
Real estate taken for debt-----	1,124 34	Reserve fund-----	1,750 00
Miscellaneous stocks-----	200 00	Profit and loss and contin-	
Loans on real estate-----	16,718 00	gent fund-----	3,094 98
Loans on stocks and warrants-----	29,850 00	Due depositors-----	76,492 83
Loans on other securities		Other liabilities-----	85 00
(grain, etc.)-----	2,390 00	State, county, or city money.	5,592 42
Loans on personal security and			
overdrafts-----	28,100 80		
Money on hand-----	12,625 25		
Checks and other cash items-----	85 15		
Due from banks and bankers-----	12,882 03		
Furniture and fixtures-----	2,777 39		
Expenses-----	2,366 88		
Taxes-----	136 36		
Total resources-----	\$137,015 23	Total liabilities-----	\$137,015 23

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Robert F. Jones, 20; L. R. Vincent, 50; E. J. Gorham, 10; W. E. Lester, 10; Roy Jones, 10; H. W. Keller, 10; Le Roy D. Brown, 10. Total number of shares held by the Directors is 120 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$1,124 34	\$1,200 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
First National Bank of Santa Monica stock....	\$200 00	\$200 00	\$200 00

AMOUNT LOANED ON STOCKS AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Bank of Santa Monica stock.....	\$500 00	\$200 00	\$500 00
Santa Monica North Beach Bath House Co. stock.....	50,000 00	29,500 00	50,000 00
Warrants of Town Treasurer.....	100 00	100 00	100 00
Church warrant.....	83 00	50 00	50 00
Totals.....	\$50,683 00	\$29,850 00	\$50,650 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts.....	\$250 00	\$2,000 00
Crop mortgage.....	800 00	1,500 00
Personal property.....	1,340 00	2,600 00
Totals.....	\$2,390 00	\$6,100 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Los Angeles National Bank.....	\$720 07
Crocker-Woolworth National Bank, San Francisco.....	3,823 27
Western National Bank, New York.....	8,338 69
Total.....	\$12,882 03

BANK COMMISSIONERS' EXAMINATION. (March 12, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$26,609 03	Capital paid up.....	\$50,000 00
Other real estate.....	1,124 34	Reserve fund.....	1,750 00
Invested in stocks, bonds, and warrants.....	200 00	Due depositors.....	92,689 29
Loans and discounts.....	71,209 55	Interest collected.....	619 46
Cash balances.....	15,451 96	Rents, exchange, etc.	169 75
Due from banks and bankers.....	26,620 51		
Furniture, fixtures, etc.....	2,777 39		
Expenses, taxes, etc.....	1,235 72		
Total resources.....	\$145,228 50	Total liabilities.....	\$145,228 50

SANTA MONICA COMMERCIAL COMPANY BANK.
(Incorp. May 5, 1891.)

STATEMENT ON JANUARY 1ST.

Wm. S. VAWTER, President.

E. J. VAWTER, JR., Cashier.

Resources.		Liabilities.	
Bank premises.....	\$7,500 00	Capital paid in coin.....	\$65,000 00
Miscellaneous bonds and stocks.....	20,685 00	Profit and loss and contin- gent fund.....	13,691 63
Loans on real estate.....	8,580 00	Due depositors.....	29,820 89
Loans on other securities (grain).....	1,000 00	State, county, or city money..	700 72
Loans on personal security and overdrafts.....	8,075 74		
Due from savings banks and trust companies.....	4,000 00		
Money on hand.....	10,017 16		
Due from banks and bankers..	19,594 84		
Furniture and fixtures.....	2,000 00		
Real estate owned before going into the banking business ..	27,760 50		
Total resources	\$109,213 24	Total liabilities	\$109,213 24

The amount of capital stock is \$100,000; amount subscribed is \$65,000; amount paid in coin is \$65,000. The total number of shares of stock issued is 650 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. S. Vawter, 92; E. J. Vawter, 122; E. J. Vawter, Jr., 1; J. W. Summerfield, 1. Total number of shares held by the Directors is 216 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles.....	\$8,580 00	\$20,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Santa Monica and Soldiers' Home Railroad Co. first mortgage bonds.....	\$40,000 00	\$20,000 00	\$30,000 00
10 shares Santa Monica Electric Light and Power Co. stock.....	1,000 00	500 60	750 00
37½ shares Pasadena Land and Water Co. stock..	1,125 00	172 50	345 00
5 shares Ocean Park Co. stock.....	50 00	12 50	25 00
Totals	\$42,175 00	\$20,685 00	\$31,120 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
On grain.....	\$1,000 00	\$1,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Los Angeles.....	\$3,708 04
Wells, Fargo & Co.'s Bank, San Francisco.....	4,828 56
First National Bank, Chicago.....	3,125 89
National Park Bank, New York.....	7,932 35
Total	\$19,594 84

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books. Market Value	
Real estate owned in Los Angeles County, and mostly in the town of Santa Monica, being commonly known as "South Santa Monica" (town lots being sold from time to time at an advance of what they are carried on the books).....	\$27,760 50	\$35,000 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$7,500 00	Capital paid in coin.....	\$65,000 00
Miscellaneous bonds and stocks.....	20,685 00	Reserve fund.....	13,952 72
Loans on real estate.....	8,335 00	Profit and loss and contingent fund.....	1,710 73
Loans on bonds.....	7,213 00	Due depositors.....	41,049 84
Loans on personal security and overdrafts.....	12,307 96	State, county, or city money..	1,978 03
Money on hand.....	12,060 14		
Due from banks and bankers..	20,194 19		
Furniture and fixtures.....	2,000 00		
Expenses.....	935 53		
Real estate, most of which was owned before going into the banking business.....	32,460 50		
Total resources.....	\$123,691 32	Total liabilities.....	\$123,691 32

The amount of capital stock is \$100,000; amount subscribed is \$65,000; amount paid in coin is \$65,000. The total number of shares of stock issued is 650 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William S. Vawter, 110; E. J. Vawter, 140; E. J. Vawter, Jr., 1; J. C. Vawter, 5; M. C. Moore, 7. Total number of shares held by the Directors is 263 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles.....	\$8,335 00	\$20,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Santa Monica and Soldiers' Home Railroad Co. bonds.....	\$40,000 00	\$20,000 00	\$30,000 00
10 shares Santa Monica Electric Light and Power Co. stock.....	1,000 00	500 00	750 00
37½ shares Pasadena Land and Water Co. stock.....	1,125 00	172 50	345 00
5 shares Ocean Park Co. stock.....	50 00	12 50	25 00
Totals.....	\$42,175 00	\$20,685 00	\$31,120 00

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
City of Los Angeles improvement bonds (municipal).....	\$8,340 28	\$7,213 00	\$8,340 28

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Los Angeles.....	\$512 20
Wells, Fargo & Co.'s Bank, San Francisco.....	3,605 11
First National Bank, Chicago.....	7,381 47
National Park Bank, New York.....	5,695 41
State Loan and Trust Co., Los Angeles.....	1,000 00
Savings Bank of Southern California, Los Angeles.....	1,000 00
Security Savings Bank and Trust Co., Los Angeles.....	1,000 00
Total.....	\$20,194 19

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books. Market Value.	
Real estate owned in Los Angeles County, and mostly in the town of Santa Monica, being commonly known as "South Santa Monica" (town lots being sold from time to time at an advance of what they are carried on the books).-----	\$32,460 50	\$40,000 00

BANK COMMISSIONERS' EXAMINATION. (March 12, 1895.)

Resources.		Liabilities.	
Bank premises	\$9,500 00	Capital paid up	\$65,000 00
Other real estate	27,760 50	Due depositors	30,401 11
Invested in stocks, bonds, and warrants	20,685 00	Interest collected	814 11
Loans and discounts	28,105 42	Profit and loss	13,522 57
Cash balances	8,491 17		
Due from banks and bankers..	14,791 62		
Expenses, taxes, etc.	404 08		
Total resources	\$109,737 79	Total liabilities	\$109,737 79

BANK OF SAN PEDRO. (Incorp. March 26, 1888.)

STATEMENT ON JANUARY 1ST.

WM. G. KERCKHOFF, President.

GEO. H. PECK, JR., Cashier.

Resources.		Liabilities.	
Bank premises	\$4,122 02	Capital paid in coin	\$25,000 00
Real estate taken for debt....	3,846 63	Profit and loss and contingent fund	89 60
Loans on real estate	20,960 49	Due depositors	12,873 92
Money on hand	1,226 31	State, county, or city money..	1,000 00
Due from banks and bankers..	7,85 17		
Furniture and fixtures	901 90		
Other assets (suspense)	21 00		
Total resources	\$38,963 52	Total liabilities	\$38,963 52

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. G. Kerckhoff, 179; Jas. Cuzner, 70; Geo. Eschman, 1; Geo. H. Peck, Jr., 240; Frank Schilling, 5. Total number of shares held by the Directors is 495 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Los Angeles	\$3,846 63	\$3,846 63

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank, Los Angeles	\$1,490 13
Nevada Bank, San Francisco	3,857 58
Importers and Traders Bank, New York	252 37
German-American Savings Bank, Los Angeles	2,000 00
Peterson & Bay, Chicago	285 09
Total	<u>\$7,885 17</u>

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$4,154 52	Capital paid in coin	\$25,000 00
Real estate taken for debt	3,831 33	Profit and loss and contin-	
Loans on real estate	18,361 05	gent fund	1,003 10
Money on hand	3,640 04	Due depositors	19,015 94
Due from banks and bankers	13,675 40	City money	400 00
Furniture and fixtures	901 90		
Expenses	810 80		
Other assets	44 00		
Total resources	<u>\$45,419 04</u>	Total liabilities	<u>\$45,419 04</u>

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. G. Kerckhoff, 179; Jas. Cuzner, 70; Geo. Eschman, 1; Frank Schilling, 5; Geo. H. Peck, Jr., 244. Total number of shares held by the Directors is 499 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$3,831 33	\$3,831 33

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank, Los Angeles	\$1,897 67
First National Bank, Los Angeles	2,067 01
Nevada Bank, San Francisco	1,314 13
Importers and Traders Bank, New York	58 46
Peterson & Bay, Chicago	238 13
German-American Savings Bank, Main Street Savings Bank, Security Savings Bank, Los Angeles	8,100 00
Total	<u>\$13,676 40</u>

BANK COMMISSIONERS' EXAMINATION. (October 18, 1894.)

Resources.		Liabilities.	
Bank premises	\$4,122 02	Capital paid up	\$25,000 00
Other real estate	3,857 08	Due depositors	16,335 71
Loans and discounts	22,002 43	Interest collected	692 09
Cash balances	4,852 56	Rents, exchange, etc.	392 75
Due from banks and bankers	6,149 37		
Furniture, fixtures, etc.	901 90		
Expenses, taxes, etc.	519 19		
Other assets	16 00		
Total resources	<u>\$42,420 55</u>	Total liabilities	<u>\$42,420 55</u>

EXCHANGE BANK—SANTA ROSA. (Incorp. April 1, 1890.)

STATEMENT ON JANUARY 1ST.

MANVILLE DOYLE, President.

F. P. DOYLE, Cashier.

Resources.		Liabilities.	
Bank premises	\$10,965 66	Capital paid in coin	\$120,000 00
Real estate taken for debt	5,876 42	Profit and loss and contin-	
Miscellaneous stocks	2,500 00	gent fund	10,014 49
County warrants	893 10	Due depositors	41,355 70
Loans on real estate	69,387 14	State, county, or city money ..	38,700 00
Loans on personal security			
and overdrafts	76,834 60		
Money on hand	17,892 84		
Due from banks and bankers ..	22,921 63		
Furniture and fixtures	2,798 80		
Total resources	\$210,070 19	Total liabilities	\$210,070 19

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$120,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: Hollis Hitchcock, 25; Henry E. Lawrence, 25; M. Doyle, 1,250; F. P. Doyle, 315. Total number of shares held by the Directors is 1,615 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$5,876 42	\$6,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$64,887 14	\$150,000 00
Glenn	3,000 00	6,000 00
Klamath County, Oregon	1,500 00	4,000 00
Totals	\$69,387 14	\$160,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
100 shares Cloverdale Wine Co. stock	\$10,000 00	\$2,500 00	\$2,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Laidlaw & Co., New York	\$683 59
London, Paris, and American Bank (Limited), San Francisco	6,598 29
Dairymen's Bank, Valley Ford	6,790 00
The Wm. Hill Company Bank, Petaluma	8,849 75
Total	\$22,921 63

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$10,965 66	Capital paid in coin	\$120,000 00
Real estate taken for debt	5,884 22	Profit and loss and contin-	
Miscellaneous bonds and		gent fund	6,403 95
stocks	3,500 00	Due depositors	59,678 02
County warrants	81 35	Due banks and bankers	625 33
Loans on real estate	78,782 41	Other liabilities (interest,	
Loans on personal security		rent, and exchange)	5,297 40
and overdrafts	66,447 22		
Money on hand	15,919 72		
Checks and other cash items	384 75		
Due from banks and bankers	4,891 94		
Furniture and fixtures	2,798 80		
Expenses	2,348 63		
Total resources	\$192,004 70	Total liabilities	\$192,004 70

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$120,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: Hollis Hitchcock, 1,125; Henry E. Lawrence, 25; A. L. Fisher, 25; M. Doyle, 1,000; F. P. Doyle, 390. Total number of shares held by the Directors is 2,565 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$5,884 22	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$74,282 41	\$160,000 00
Glenn	3,000 00	6,000 00
Klamath County, Oregon	1,500 00	2,500 00
Totals	\$78,782 41	\$168,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Cloverdale Wine Co. stock	\$10,000 00	\$3,500 00	\$3,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$4,127 10
Laidlaw & Co., New York	245 21
Dairymen's Bank, Valley Ford	519 63
Total	\$4,891 94

BANK COMMISSIONERS' EXAMINATION. (August 16, 1894.)

Resources.		Liabilities.	
Bank premises	\$10,965 66	Capital paid up	\$120,000 00
Other real estate	5,372 80	Due depositors	55,209 97
Invested in stocks, bonds, and		Interest collected	1,250 51
warrants	6,000 00	Rents, exchange, etc.	42 00
Loans and discounts	136,306 57	Dividends unpaid	42 00
Cash balances	8,856 72	Profit and loss	6,100 08
Due from banks and bankers	11,856 21		
Furniture, fixtures, etc.	2,798 80		
Expenses, taxes, etc.	487 80		
Total liabilities	\$182,644 56	Total liabilities	\$182,644 56

SANTA ROSA BANK. (Incorp. August 20, 1870.)

STATEMENT ON JANUARY 1st.

THOMAS HOPPER, President.

L. W. BURRIS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$36,357 71	Capital paid in coin	\$300,000 00
Real estate taken for debt	35,047 86	Reserve fund	110,000 00
Loans on real estate	149,226 48	Profit and loss and contin-	
Loans on other securities		gent fund	23,491 48
(grain).....	153,500 00	Due depositors	306,585 51
Loans on personal security		Due banks and bankers	1,391 83
and overdrafts.....	334,157 14	State, county, or city money.	64,000 00
Money on hand.....	43,833 97		
Checks and other cash items	752 00		
Due from banks and bankers	41,290 79		
Furniture and fixtures	354 40		
Taxes (municipal).....	1,100 94		
Other assets	7,272 48		
	2,501 05		
	74 00		
Total resources	\$805,468 82	Total liabilities	\$805,468 82

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Burris, 350; J. A. Barham, 17; Thomas Hopper, 513; B. W. Paxton, 10; John S. Taylor, 100; A. A. Curtis, 295; W. D. Reynolds, 12. Total number of shares held by the Directors is 1,297 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Sonoma	\$35,047 86

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Placer	\$14,000 00	\$18,000 00
Mendocino	10,000 00	30,000 00
Sonoma	125,226 48	270,000 00
Totals	\$149,226 48	\$318,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wine and brandy, covered by chattel mortgage	\$138,500 00	\$180,000 00
Canned goods in warehouse	15,000 00	30,000 00
Totals	\$153,500 00	\$210,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wickersham Banking Co., Petaluma	\$648 16
Sonoma Valley Bank, Sonoma	4,371 64
Farmers and Merchants Bank of Healdsburg	504 40
London and San Francisco Bank (Limited), San Francisco	19,486 00
Eugene Kelly & Co., New York	702 81
Wells, Fargo & Co.'s Bank, New York	3,863 48
Union National Bank, Chicago	11,714 30
Total	\$41,290 79

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$36,357 71	Capital paid in coin	\$300,000 00
Real estate taken for debt	35,047 86	Reserve fund	110,000 00
Miscellaneous bonds	6,000 00	Profit and loss and contin-	
Loans on real estate	148,500 00	gent fund	21,883 73
Loans on other securities	155,000 00	Due depositors	285,773 20
Loans on personal security	268,581 94	Due banks and bankers	2,688 30
Loans on overdrafts	68,853 16	Dividends unpaid	746 00
Money on hand	55,869 52	Other liabilities (bills paya-	
Due from banks and bankers	17,523 29	ble)	50,000 00
Furniture and fixtures	354 40	State, county, or city money ..	43,000 00
Expenses	5,621 10		
Taxes	5,047 71		
Other assets (judgments)	7,272 48		
Personal property taken for			
debt	2,501 05		
Money loaned on growing			
crops	906 41		
Court costs and attorney fees			
paid	654 60		
Total resources	\$814,091 23	Total liabilities	\$814,091 23

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas Hopper, 513; David Burris, 350; Allen A. Curtis, 295; John S. Taylor, 100; J. A. Barham, 17; B. W. Paxton, 10; W. D. Reynolds, 12. Total number of shares held by the Directors is 1,297 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$35,047 86	\$55,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$125,000 00	\$200,000 00
Mendocino	10,000 00	30,000 00
Placer	13,500 00	20,000 00
Totals	\$148,500 00	\$250,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Fort Bragg School District bonds	\$6,000 00	\$6,000 00	\$6,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Wine, brandy, and sundry goods	\$155,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wickersham Banking Co., Petaluma	\$191 77
Sonoma Valley Bank, Sonoma	3,277 76
Bank of Ukiah	230 26
London and San Francisco Bank (Limited), San Francisco	9,250 35
Wells, Fargo & Co.'s Bank, New York	882 10
Union National Bank, Chicago	3,691 05
Total	\$17,523 29

BANK COMMISSIONERS' EXAMINATION. (August 17, 1894.)

Resources.		Liabilities.	
Bank premises	\$36,357 71	Capital paid up	\$300,000 00
Other real estate	35,047 86	Reserve fund	110,000 00
Loans and discounts	605,996 51	Due depositors	254,232 73
Cash balances	20,905 46	Due banks and bankers	41,599 22
Due from banks and bankers	4,359 40	Interest collected	2,699 38
Furniture, fixtures, etc.	354 40	Rents, exchange, etc.	437 76
Expenses, taxes, etc.	12,329 88	Dividends unpaid	934 00
Other assets	10,188 28	Profit and loss	15,628 91
		Other liabilities	7 50
Total resources	\$725,539 50	Total liabilities	\$725,539 50

SAVINGS BANK OF SANTA ROSA. (Incorp. March 10, 1873.)

STATEMENT ON JANUARY 1ST.

A. P. OVERTON, President.

J. P. OVERTON, Cashier.

Resources.		Liabilities.	
Bank premises	\$42,912 59	Capital paid in coin	\$200,000 00
Real estate taken for debt	70,910 25	Profit and loss and contin-	
County warrants	2,807 87	gent fund	111,997 90
Loans on real estate	269,855 83	Due depositors	305,735 91
Loans on stocks	2,600 00	Due banks and bankers	23,387 85
Loans on other securities	16,749 50	Dividends unpaid	285 00
Loans on personal security		State, county, or city money ..	52,000 00
and overdrafts	221,839 81		
Money on hand	44,918 36		
Due from banks and bankers ..	8,401 68		
Furniture and fixtures	2,500 00		
Other assets	9,910 77		
Total resources	\$693,406 66	Total liabilities	\$693,406 66

The amount of capital stock is \$300,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Overton, 100; Daniel Brown, 75; Julius Ort, 11; Andrew Markham, 242; H. Hitchcock, 25; Con. Shea, 15; J. P. Overton, 20. Total number of shares held by the Directors is 488 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma and Yolo	\$70,910 25	\$70,910 25

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$249,603 30	\$400,000 00
Kern	1,154 08	3,000 00
Mendocino	16,098 45	26,000 00
Lake	2,500 00	5,000 00
Tulare	500 00	1,000 00
Totals	\$269,855 83	\$434,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
School warrants purchased.....	\$2,807 87	\$2,807 87	\$2,807 87

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
21 shares stock of this bank.....	\$2,100 00	\$2,600 00	\$3,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Hops, wine, barley, etc.....	\$16,749 50	\$20,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Sonoma County, Petaluma.....	\$2,250 59
Central National Bank, New York.....	3,490 84
Merchants Loan and Trust Co., Chicago.....	2,660 25
Total.....	\$8,401 68

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Old banking house and lot.....	\$9,910 77	\$9,910 77

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$42,524 53	Capital paid in coin.....	\$200,000 00
Real estate taken for debt.....	70,786 95	Profit and loss and contin-	
County warrants.....	403 50	gent fund.....	106,950 35
Loans on real estate.....	282,510 56	Due depositors.....	319,965 36
Loans on stocks.....	2,100 00	Due banks and bankers.....	22,948 99
Loans on other securities.....	7,934 15	Dividends unpaid.....	225 00
Loans on personal security		State, county, or city money..	28,000 00
and overdrafts.....	200,124 28		
Money on hand.....	34,562 61		
Due from banks and bankers..	24,138 27		
Furniture and fixtures.....	2,500 00		
Expenses.....	64 50		
Other assets.....	10,440 35		
Total resources.....	\$678,089 70	Total liabilities.....	\$678,089 70

The amount of capital stock is \$300,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Overton, 100; Daniel Brown, 75; H. Hitchcock, 25; Julius Ort, 11; A. Markham, 242; C. Shea, 15; J. P. Overton, 20. Total number of shares held by the Directors is 488 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma and Yolo.....	\$70,786 95	\$70,786 95

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	\$500 00	\$1,000 00
Mendocino	16,098 45	26,098 45
Lake	2,500 00	5,000 00
Sonoma	262,458 03	400,000 00
Kern	954 08	4,000 00
Totals	\$282,510 56	\$436,098 45

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
School orders	\$403 50	\$403 50	\$403 50

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
21 shares stock of this bank	\$2,100 00	\$2,100 00	\$2,940 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wine, cooperage, and growing crop	\$7,934 15	\$7,934 15

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$16,647 62
The Wm. Hill Company Bank, Petaluma	1,495 14
Bank of Sebastopol	728 84
Central National Bank, New York	4,729 93
Merchants Loan and Trust Co., Chicago	536 74
Total	\$24,138 27

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Judgment	\$597 08	?
Old banking house and lot	9,843 27	\$9,843 27
Totals	\$10,440 35	

BANK COMMISSIONERS' EXAMINATION. (August 17, 1894.)

Resources.		Liabilities.	
Bank premises	\$44,603 50	Capital paid up	\$200,000 00
Other real estate	73,715 40	Due depositors	359,195 84
Loans and discounts	481,084 95	Due banks and bankers	2,383 88
Cash balances	60,831 37	Interest collected	132 63
Due from banks and bankers	8,961 73	Dividends unpaid	219 00
Furniture, fixtures, etc.	2,500 00	Profit and loss	109,822 70
Expenses, taxes, etc.	57 10		
Total resources	\$671,754 05	Total liabilities	\$671,754 05

BANK OF SEBASTOPOL. (Incorp. January 27, 1892.)

STATEMENT ON JANUARY 1ST.

C. WIGHTMAN, President.

GEO. P. BAXTER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$2,677 81	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	26,795 00	Profit and loss and contin-	
Loans on personal security		gent fund.....	5,825 22
and overdrafts.....	61,066 00	Due depositors.....	25,819 63
Money on hand.....	3,767 67	Due banks and bankers.....	128 60
Due from banks and bankers..	1,317 63	Other liabilities (bills pay-	
Furniture and fixtures.....	1,149 34	able).....	10,000 00
		State, county, or city money..	5,000 00
Total resources	\$96,773 45	Total liabilities.....	\$96,773 45

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Wightman, 20; Wm. Hill, 100; J. H. P. Morris, 20; P. H. Atkinson, 20; Geo. P. Baxter, 50. Total number of shares held by the Directors is 210 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$26,795 00	\$82,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$1,270 47
Savings Bank of Santa Rosa	47 16
Total	\$1,317 63

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$2,677 81	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	25,270 00	Reserve fund.....	2,825 22
Loans on personal security		Interest collected.....	1,999 66
and overdrafts.....	62,971 52	Due depositors.....	29,313 68
Money on hand.....	3,611 96	Due banks and bankers.....	1,682 51
Due from Anglo-Californian		Other liabilities (bills pay-	
Bank, San Francisco.....	129 51	able).....	6,000 00
Furniture and fixtures.....	1,189 34	State, county, or city money..	5,050 50
Expenses	1,021 43		
Total resources	\$96,871 57	Total liabilities.....	\$96,871 57

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Hill, 100; J. H. P. Morris, 20; C. Wightman, 20; P. H. Atkinson, 20; Geo. P. Baxter, 50. Total number of shares held by the Directors is 210 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$25,270 00	\$80,000 00

BANK COMMISSIONERS' EXAMINATION. (August 18, 1894.)

Resources.		Liabilities.	
Bank premises	\$2,677 81	Capital paid up	\$50,000 00
Loans on real estate	25,941 20	Due depositors	34,833 11
Loans and discounts	59,237 87	Due banks and bankers	8,141 75
Cash balances	4,238 44	Interest collected	556 22
Due from banks and bankers ..	3,455 03	Profit and loss	3,454 86
Furniture, fixtures, etc.	1,149 34		
Expenses, taxes, etc.	286 25		
Total resources	\$96,985 94	Total liabilities	\$96,985 94

BANK OF SELMA. (Incorp. May, 1887.)

STATEMENT ON JANUARY 1st.

J. G. S. ARRANTS, President.

D. S. SNODGRASS, Cashier.

Resources.		Liabilities.	
Bank premises	\$8,450 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	6,500 00	Profit and loss and contin-	
Miscellaneous stocks	504 05	gent fund	3,345 83
County warrants	508 75	Due depositors	47,838 56
Loans on real estate	21,557 91	County money	3,000 00
Loans on personal security	44,806 26		
Money on hand	7,467 72		
Checks and other cash items ..	2,897 08		
Due from banks and bankers ..	8,075 52		
Furniture and fixtures	1,800 00		
Other assets (Centerville and Kingsburg Irrigation Ditch Co. warrants)	1,617 10		
Total resources	\$104,184 39	Total liabilities	\$104,184 39

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. G. S. Arrants, 207; M. Sides, 100; D. S. Snodgrass, 10; O. J. Woodward, 100; S. B. Holton, 25. Total number of shares held by the Directors is 442 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	\$6,500 00	\$13,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$21,557 91	\$50,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Fresno County warrants	\$508 75	\$508 75	\$508 75
Centerville and Kingsburg Irrigation Ditch Co. warrants	1,617 10	1,617 10	1,617 10
Fowler Switch Canal Co. stock	300 00	504 05	504 05
Centerville and Kingsburg Irrigation Ditch Co. stock	2,100 00		
Totals	\$4,525 85	\$2,629 90	\$2,629 90

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$1,649 79
First National Bank, Fresno	5,737 25
First National Bank, New York	688 48
Total	\$8,075 52

STATEMENT ON JUNE 17TH.

M. SIDES, President.

D. S. SNODGRASS, Cashier.

Resources.		Liabilities.	
Bank premises	\$8,450 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	7,350 00	Profit and loss and contingent fund	3,564 05
Miscellaneous bonds and stocks	500 00	Due depositors	40,418 50
Loans on real estate	21,419 16	Due banks and bankers	635 89
Loans on other securities	46,294 64	County money	3,000 00
Money on hand	6,554 93		
Checks and other cash items	158 70		
Due from banks and bankers	1,744 17		
Furniture and fixtures	1,800 00		
Expenses	1,523 47		
Other assets (Centerville and Kingsburg Irrigation Ditch Co. warrants)	1,823 37		
Total resources	\$97,618 44	Total liabilities	\$97,618 44

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors and number of shares of stock held by each, are as follows: J. G. S. Arrants, 207; M. Sides, 100; D. S. Snodgrass, 10; O. J. Woodward, 100; S. B. Holton, 25. Total number of shares held by the Directors is 442 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	\$7,350 00	\$13,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$21,419 16	\$50,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Centerville and Kingsburg Irrigation Ditch Co. warrants	\$1,823 37	\$1,823 37	\$1,823 37
Fowler Switch Canal Co. stock	300 00	500 00	500 00
Centerville and Kingsburg Irrigation Ditch Co. stock	2,100 00		
Totals	\$4,223 37	\$2,323 37	\$2,323 37

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Fresno	\$1,198 57
First National Bank, New York	545 60
Total	\$1,744 17

BANK COMMISSIONERS' EXAMINATION. (March 27, 1895.)

Resources.		Liabilities..	
Bank premises	\$8,450 00	Capital paid up.....	\$50,000 00
Other real estate	6,500 00	Due depositors.....	45,286 69
Invested in stocks, bonds, and warrants	2,765 27	Due banks and bankers.....	506 58
Loans and discounts.....	68,884 05	Interest collected.....	1,388 78
Cash balances.....	5,525 00	Rents, exchange, etc.	171 35
Due from banks and bankers.....	5,982 33	Profit and loss.....	350 83
Furniture, fixtures, etc.....	1,800 00	State, county, or city money.....	3,000 00
Expenses, taxes, etc.....	797 58		
Total resources	\$100,704 23	Total liabilities.....	\$100,704 23

SONOMA VALLEY BANK—SONOMA. (Incorp. June 9, 1875.)

STATEMENT ON JANUARY 1ST.

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.		Liabilities.	
Bank premises	\$6,755 00	Capital paid in coin.....	\$50,200 00
Real estate taken for debt	24,759 10	Reserve fund	20,000 00
Loans on real estate	58,750 00	Profit and loss and contingent fund.....	15,099 10
Loans on stocks	13,000 00	Due depositors.....	77,523 78
Loans on personal security and overdrafts.....	64,697 26	Due banks and bankers.....	8,608 40
Money on hand.....	8,044 72	Other liabilities.....	5,961 45
Furniture and fixtures.....	1,425 20	State, county, or city money.....	6,000 00
Other assets	5,961 45		
Total resources	\$183,392 73	Total liabilities	\$183,392 73

The amount of capital stock is \$100,000; amount subscribed is \$50,200; amount paid in coin is \$50,200. The total number of shares of stock issued is 502 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Burris, 267; Thos. Hopper, 51; P. H. Thompson, 10; F. T. Duhring, 1; Jesse Burris, 1. Total number of shares held by the Directors is 332 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$24,759 10	\$24,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kings	\$3,500 00	\$12,000 00
Tulare	300 00	500 00
Sonoma	54,950 00	100,000 00
Totals	\$58,750 00	\$112,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
150 shares Santa Rosa Bank stock.....	\$15,000 00	\$13,000 00	\$22,500 00

DESCRIPTION OF OTHER ASSETS.

	Market Value.
Interest accrued and not collected	\$5,961 45

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$6,755 00	Capital paid in coin.....	\$50,200 00
Real estate taken for debt	24,438 01	Reserve fund	20,000 00
Loans on real estate	71,502 19	Profit and loss and contin-	
Loans on stocks	13,000 00	gent fund	13,122 50
Loans on personal security		Due depositors.....	76,235 24
and overdrafts.....	46,238 78	Due banks and bankers.....	4,184 74
Money on hand.....	5,922 31	Other liabilities (interest col-	
Furniture and fixtures	1,425 20	lected).....	1,682 37
Expenses	1,125 90	State, county, or city money..	5,000 00
Taxes	17 46		
Total resources	\$170,424 85	Total liabilities	\$170,424 85

The amount of capital stock is \$100,000; amount subscribed is \$50,200; amount paid in coin is \$50,200. The total number of shares of stock issued is 502 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Burris, 269; Thos. Hopper, 51; P. H. Thompson, 10; Fred T. Duhring, 1; Jesse Burris, 1. Total number of shares held by the Directors is 332 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$24,438 01	\$24,438 01

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$69,202 19	\$100,000 00
Kings	2,000 00	12,000 00
Tulare	300 00	500 00
Totals	\$71,502 19	\$112,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
150 shares Santa Rosa Bank stock.....	\$15,000 00	\$13,000 00	\$20,000 00

BANK COMMISSIONERS' EXAMINATION. (August 14, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$6,755 00	Capital paid up.....	\$50,200 00
Other real estate.....	24,275 31	Reserve fund	20,000 00
Loans and discounts	129,502 41	Due depositors	87,652 66
Cash balances	8,653 14	Interest collected.....	549 02
Due from banks and bankers.	2,100 75	Profit and loss.....	14,992 72
Furniture, fixtures, etc.....	1,425 20	Other liabilities.....	10 00
Expenses, taxes, etc.....	344 60		
Other assets	347 99		
Total resources	\$173,404 40	Total liabilities.....	\$173,404 40

CITIZENS BANK—SOUTH RIVERSIDE. (Incorp. Nov. 17, 1890.)

STATEMENT ON JANUARY 1ST.

R. B. TAYLOR, President.

J. T. BURTON, Cashier.

Resources.		Liabilities.	
Bank premises	\$8,497 88	Capital paid in coin	\$35,000 00
Real estate taken for debt	10,361 91	Profit and loss and contin-	
Miscellaneous stocks	2,728 04	gent fund	3,849 01
Loans on real estate	15,274 72	Due depositors	18,836 52
Loans on stocks	40 00	State, county, or city money ..	6,074 86
Loans on other securities	2,693 25		
Loans on personal security			
and overdrafts	11,135 41		
Money on hand	7,181 09		
Checks and other cash items ..	422 76		
Due from banks and bankers ..	2,494 18		
Furniture and fixtures	2,024 75		
Other assets (personal prop-			
erty)	906 40		
Total resources	\$63,760 39	Total liabilities	\$63,760 39

The amount of capital stock is \$50,000; amount subscribed is \$35,000; amount paid in coin is \$35,000. The total number of shares of stock issued is 350 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. B. Taylor, 234; George L. Joy, 27; Edward Lester, 10; E. W. Freeman, 1; J. T. Burton, 28. Total number of shares held by the Directors is 300 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	\$350 00	\$500 00
San Luis Obispo	5,876 10	6,400 00
Presidio County, Texas	1,385 45	3,000 00
Trego County, Kansas	750 36	800 00
Gove County, Kansas	2,000 00	2,000 00
Totals	\$10,361 91	\$12,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	\$250 00	\$1,000 00
Riverside	15,024 72	45,000 00
Totals	\$15,274 72	\$46,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
South Riverside Land and Water Co. stock	\$9,800 00	\$2,728 04

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgages on live stock, machinery, etc.	\$2,693 25	\$6,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Los Angeles National Bank, Los Angeles	\$1,103 31
Chemical National Bank, New York	658 27
First National Bank, Riverside	637 41
Orange Growers Bank, Riverside	95 19
Total	\$2,494 18

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Personal property taken for debt	\$906 40	\$1,200 00

STATEMENT ON JUNE 17TH.

R. B. TAYLOR, President.

H. A. WOOD, Cashier.

Resources.		Liabilities.	
Bank premises	\$8,497 88	Capital paid in coin	\$35,000 00
Real estate taken for debt	10,370 91	Profit and loss and contin-	
Miscellaneous stocks	2,728 04	gent fund	5,080 34
Loans on real estate	9,017 22	Due depositors	36,524 78
Loans on personal security			
and overdrafts	25,958 27		
Money on hand	3,665 08		
Checks and other cash items ..	85 60		
Due from banks and bankers ..	12,574 60		
Furniture and fixtures	2,024 75		
Expenses	850 45		
Other assets	832 32		
Total resources	\$76,605 12	Total liabilities	\$76,605 12

The amount of capital stock is \$50,000; amount subscribed is \$35,000; amount paid in coin is \$35,000. The total number of shares of stock issued is 350 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. B. Taylor, 234; Geo. L. Joy, 9; J. T. Burton, 28; E. W. Freeman, 1; Edward Lester, 10. Total number of shares held by the Directors is 282 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Various places	\$10,370 91	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	\$250 00	\$1,000 00
Riverside	8,767 22	16,000 00
Totals	\$9,017 22	\$17,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
South Riverside Land and Water Co. stock	\$9,750 00	\$2,728 04

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Los Angeles National Bank, Los Angeles	\$10,622 48
Chemical National Bank, New York	1,275 41
First National Bank, Riverside	574 47
Orange Growers Bank, Riverside	102 24
Total	\$12,574 60

BANK COMMISSIONERS' EXAMINATION. (October 11, 1894.)

Resources.		Liabilities.	
Bank premises	\$8,497 88	Capital paid up	\$35,000 00
Other real estate	10,180 21	Due depositors	26,980 71
Invested in stocks, bonds, and warrants	2,728 04	Interest collected	2,580 98
Loans and discounts	33,164 13	Profit and loss	2,712 20
Cash balances	2,818 72	Other liabilities	14 19
Due from banks and bankers	5,289 73		
Furniture, fixtures, etc.	2,024 75		
Expenses, taxes, etc.	1,575 22		
Other assets	1,009 40		
Total resources	\$67,288 08	Total liabilities	\$67,288 08

FARMERS AND MERCHANTS BANK—STOCKTON.
(Incorp. October 17, 1888.)

STATEMENT ON JANUARY 1ST.

P. B. FRASER, President.

C. H. KEAGLE, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$9,200 00	Capital paid in coin	\$300,000 00
Miscellaneous bonds	522 40	Reserve fund	50,000 00
Loans on real estate	220,656 15	Profit and loss and contingent fund	61,402 12
Loans on stocks	135,627 45	Due depositors	456,462 98
Loans on other securities (grain)	24,634 71	Due banks and bankers	31,675 20
Loans on personal security ...	367,848 01	Dividends unpaid	5,814 00
Money on hand	104,399 75	State, county, or city money ..	68,017 00
Checks and other cash items ..	3,751 80		
Due from banks and bankers ...	104,731 03		
Furniture and fixtures	2,000 00		
Total resources	\$973,371 30	Total liabilities	\$973,371 30

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: P. B. Fraser, 352; D. S. Rosenbaum, 368; W. H. Crocker, 100; H. Fisk, 30; D. A. Guernsey, 105; G. C. Hyatt, 25; George B. Sperry, 95; H. B. Bishop, 50; J. C. Thompson, 50. Total number of shares held by the Directors is 1,175 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$9,200 00	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	\$181,506 15	\$306,050 00
Calaveras	5,000 00	10,000 00
Los Angeles	20,000 00	25,000 00
Merced	5,500 00	7,500 00
Santa Clara	8,650 00	12,000 00
Totals	\$220,656 15	\$360,550 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Burwood School District, San Joaquin County, bonds	\$640 00	\$522 40	\$640 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Stockton Land, Loan, and Building Association stock	\$28,120 00	\$19,905 00	\$37,612 00
San Joaquin Valley Building and Loan Association stock	4,875 00	3,300 00	5,760 00
Farmers Union and Milling Co. stock	7,200 00	1,730 00	4,320 00
Stockton Savings Bank stock	16,500 00	13,636 50	22,050 00
Stockton Savings and Loan Society stock	5,000 00	3,400 00	5,000 00
Merced Security Savings Bank stock	9,700 00	12,500 00	19,400 00
Mutual Savings Bank (San Francisco) stock	1,500 00	1,500 00	2,000 00
Farmers and Merchants Bank (Stockton) stock	8,040 00	7,724 55	10,720 00
San Joaquin Valley Bank stock	480 00	480 00	640 00
Yosemite Theater Co. stock	29,200 00	10,600 00	20,400 00
California Navigation and Improvement Co. stock	49,700 00	25,050 00	39,760 00
Citizens Natural Gas Co. stock	2,640 00	700 00	2,640 00
Sperry Flour Co. stock	60,000 00	27,101 40	36,000 00
Oakdale Land and Improvement Co. stock	13,500 00	8,000 00	13,500 00
Totals	\$236,455 00	\$135,627 45	\$219,802 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse	\$12,786 75	\$22,457 00
Barley in warehouse	10,374 96	11,970 00
Rye in warehouse	1,473 00	1,657 00
Totals	\$24,634 71	\$36,084 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Crocker-Woolworth National Bank, San Francisco	\$9,330 54
London, Paris, and American Bank (Limited), San Francisco	52,112 62
Nevada Bank, San Francisco	10,500 37
National Bank of the Republic, New York	28,587 61
Union Trust Co., Chicago	884 22
First National Bank, Oakland	1,309 00
Bank of Oakdale	1,307 08
Farmers and Merchants Bank, Los Angeles	297 22
People's Savings Bank, Sacramento	402 37
Total	\$104,731 03

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$9,119 50	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	522 40	Reserve fund	50,000 00
Loans on real estate	222,975 37	Profit and loss and contingent fund	70,512 59
Loans on stocks, bonds, and warrants	158,329 06	Due depositors	569,562 94
Loans on other securities (grain, etc.)	2,765 00	Due banks and bankers	24,152 54
Loans on personal security and overdrafts	387,604 29	Dividends unpaid	1,536 30
Money on hand	104,030 85	State, county, or city money	31,649 61
Checks and other cash items	8,317 62		
Due from banks and bankers	151,749 89		
Furniture and fixtures	2,000 00		
Total resources	\$1,047,413 98	Total liabilities	\$1,047,413 98

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: P. B. Fraser, 102; D. S. Rosenbaum, 598; W. H. Crocker, 100; H. Fisk, 30; D. A. Guernsey, 105; G. C. Hyatt, 25; George B. Sperry, 95; H. B. Bishop, 50; J. C. Thompson, 50. Total number of shares held by the Directors is 1,155 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$9,119 50	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	\$192,475 37	\$329,250 00
Calaveras	5,000 00	10,000 00
Los Angeles	20,000 00	25,000 00
Merced	5,500 00	7,500 00
Totals	\$222,975 37	\$371,750 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Burwood School District bonds	\$640 00	\$522 40	\$640 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Stockton Land, Loan, and Building Association stock	\$35,535 00	\$34,093 50	\$47,770 00
San Joaquin Valley Building and Loan Association stock	5,696 00	3,900 00	6,575 00
Stockton Savings Bank stock	24,600 00	22,064 00	32,800 00
Farmers Union and Milling Co. stock	25,700 00	4,330 00	15,400 00
Stockton Savings and Loan Society stock	7,600 00	5,500 00	7,600 00
Merced Security Savings Bank stock	14,633 00	12,000 00	21,900 00
Mutual Savings Bank (San Francisco) stock	1,500 00	1,500 00	2,000 00
Farmers and Merchants Bank (Stockton) stock	3,300 00	2,952 96	4,400 00
San Joaquin Valley Bank stock	480 00	480 00	640 00
Yosemite Theater Co. stock	27,200 00	10,600 00	17,000 00
California Navigation and Improvement Co. stock	49,700 00	25,050 00	39,760 00
Citizens Natural Gas Co. stock	2,640 00	700 00	2,640 00
Sperry Flour Co. stock	60,000 00	27,101 40	36,000 00
Oakdale Land and Improvement Co. stock	13,500 00	8,000 00	13,500 00
Pioneer Hall Association stock	80 00	57 20	80 00
Totals	\$272,164 00	\$158,329 06	\$248,065 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse	\$1,765 00	\$3,004 00
Barley in warehouse	1,000 00	1,400 00
Totals	\$2,765 00	\$4,404 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Crocker-Woolworth National Bank, San Francisco	\$32,813 36
London, Paris, and American Bank (Limited), San Francisco	67,991 70
Nevada Bank, San Francisco	14,626 06
National Bank of the Republic, New York	33,811 55
Union Trust Co., Chicago	1,447 62
People's Savings Bank, Sacramento	1,059 60
Total	\$151,749 89

BANK COMMISSIONERS' EXAMINATION. (May 10, 1895.)

Resources.		Liabilities.	
Real estate	\$9,135 50	Capital paid up	\$300,000 00
Invested in bonds	522 00	Reserve fund	50,000 00
Loans and discounts	745,588 05	Due depositors	542,285 55
Cash balances	84,946 93	Due banks and bankers	19,123 44
Due from banks and bankers	140,623 12	Interest collected	3,463 18
Furniture, fixtures, etc.	1,750 00	Rents, exchange, etc.	278 90
Expenses, taxes, etc.	1,508 58	Dividends unpaid	1,640 30
Other assets	250 00	Profit and loss	65,998 99
		Other liabilities	1,494 22
Total resources	\$984,324 58	Total liabilities	\$984,324 58

SAN JOAQUIN VALLEY BANK—STOCKTON.
(Incorp. March 14, 1868.)

STATEMENT ON JANUARY 1ST.

G. B. CLAIBORNE, President.

C. E. PERKINS, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$35,574 41	Capital paid in coin	\$158,580 00
Loans on real estate	140,488 90	Reserve fund	75,000 00
Loans on stocks	20,873 15	Profit and loss and contin-	
Loans on other securities		gent fund	42,829 95
(grain)	13,150 00	Due depositors	155,861 45
Loans on personal security ..	93,131 31	Dividends unpaid	537 60
Overdrafts unsecured	2,296 43	State, county, or city money ..	55,000 00
Money on hand	68,616 01		
Due from banks and bankers ..	108,050 14		
Furniture and fixtures	1,849 40		
Other assets (costs in suit			
against Stewart et al. and			
lease tax)	3,779 25		
Total resources	\$487,809 00	Total liabilities	\$487,809 00

The amount of capital stock is \$500,000; amount subscribed is \$264,300; amount paid in coin is \$158,580. The total number of shares of stock issued is 2,643 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: G. B. Claiborne, 92; James A. Crow, 186; Joseph Fyfe, 10; John Jackson, 10; R. C. Sargent, 50; G. A. Shurtleff, 150; J. J. Stevenson, 50; J. M. Welsh, 43; W. C. White, 20. Total number of shares held by the Directors is 611 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$35,574 41	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	\$115,982 24	\$193,200 00
Stanislaus	23,606 66	36,000 00
Fresno	900 00	2,000 00
Totals	\$140,488 90	\$231,200 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
24 shares Stockton Savings and Loan Society stock			
197 shares San Joaquin Valley Bank stock			
35 shares Stockton Savings Bank stock			
30 shares Farmers and Merchants Bank (Stockton) stock	\$27,678 00	\$20,873 15	\$33,346 00
14 shares Commercial Bank of Merced stock			
98 shares Stockton Land, Loan, and Building Association stock			
10 shares Stockton Natural Gas Co. stock			

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
1,409 tons wheat and 309 tons barley in store	\$13,150 00	\$27,870 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco	\$45,080 96
J. P. Morgan & Co., New York	62,969 18
Total	\$108,050 14

STATEMENT ON JUNE 17TH.

J. M. WELSH, President.

C. E. PERKINS, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$63,345 07	Capital paid in coin	\$158,580 00
Loans on real estate	134,661 34	Reserve fund	75,000 00
Loans on stocks	22,407 65	Profit and loss and contin-	
Loans on personal security		gent fund	31,769 19
and overdrafts	109,412 42	Due depositors	171,646 13
Money on hand	61,485 35	Dividends unpaid	129 60
Checks and other cash items ..	5,348 85	County and city money	58,000 00
Due from banks and bankers ..	96,614 84		
Furniture and fixtures	1,849 40		
Total resources	\$495,124 92	Total liabilities	\$495,124 92

The amount of capital stock is \$500,000; amount subscribed is \$264,300; amount paid in coin is \$158,580. The total number of shares of stock issued is 2,643 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: J. M. Welsh, 108; G. B. Claiborne, 92; James A. Crow, 186; Joseph Fyfe, 10; John Jackson, 10; R. C. Sargent, 50; G. A. Shurtleff, 150; J. J. Stevenson, 50; W. C. White, 20. Total number of shares held by the Directors is 676 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$63,345 07	\$68,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	\$106,996 24	\$150,000 00
Stanislaus	27,107 10	45,000 00
Fresno	558 00	1,000 00
Totals	\$134,661 34	\$196,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
24 shares Stockton Savings and Loan Society stock			
219 shares San Joaquin Valley Bank stock			
35 shares Stockton Savings Bank stock			
10 shares Farmers and Merchants Bank stock			
10 shares California Navigation and Improvement Co. stock			
33 shares Stockton Land and Loan Association (1st series) stock	\$26,590 00	\$22,407 10	\$31,470 00
10 shares Stockton Land and Loan Association (2d series) stock			
30 shares Stockton Land and Loan Association (3d series) stock			
25 shares Stockton Land and Loan Association (4th series) stock			
10 shares Stockton Land and Loan Association (5th series) stock			

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco	\$68,318 68
J. P. Morgan & Co., New York	28,296 16
Total	\$96,614 84

BANK COMMISSIONERS' EXAMINATION. (May 13, 1895.)

Resources.		Liabilities.	
Real estate	\$22,819 37	Capital paid up	\$158,580 00
Loans and discounts	291,978 13	Reserve fund	75,000 00
Cash balances	56,445 91	Due depositors	180,884 12
Due from banks and bankers	107,894 80	Due banks and bankers	35,000 00
Furniture, fixtures, etc.	1,849 40	Interest collected	675 25
Other assets	3,792 20	Dividends unpaid	129 60
		Profit and loss	25,010 84
		State, county, or city money	9,500 00
Total resources	\$484,779 81	Total liabilities	\$484,779 81

STOCKTON SAVINGS AND LOAN SOCIETY.
(Incorp. August 12, 1867.)

STATEMENT ON JANUARY 1ST.

FRED M. WEST, President.

W. W. WESTBAY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$266,216 69	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	19,331 65	Reserve fund	51,853 40
Loans on real estate	1,453,932 26	Due depositors	1,555,828 78
Loans on stocks	51,911 18	Dividends unpaid	15,000 00
Loans on other securities	489 31	State, county, or city money	67,500 00
Loans on personal security	143,658 90	Interest	13,355 79
Money on hand	172,792 39		
Due from banks and bankers	22,846 67		
Other assets	350 76		
Suspense account	72,008 16		
Total resources	\$2,203,537 97	Total liabilities	\$2,203,537 97

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: F. M. West, 28; Charles Haas, 30; A. W. Simpson, 50; William Inglis, 40; E. Gnekow, 37; M. L. Hewett, 143; R. E. Wilhoit, 40; Fred Arnold, 25; H. C. Holman, 143; J. D. Peters, 50; H. H. Hewlett, 1,015; Horace Davis, 20; Aug. Muentner, 30. Total number of shares held by the Directors is 1,651 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$144,131 69	\$266,216 69
Sacramento	52,465 42	
Fresno	3,000 00	
Merced	12,394 16	
Stanislaus	54,225 42	
Totals	\$266,216 69	\$266,216 69

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	\$1,083,824 30	\$1,806,376 83
Butte	231,081 20	385,135 00
Calaveras	3,790 00	6,580 00
Fresno	200 00	400 00
Madera	11,285 50	11,285 50
Merced	24,196 52	24,196 52
Stanislaus	67,299 84	67,299 84
Tulare	10,636 00	20,000 00
Yuba	21,618 90	40,618 00
Totals	\$1,453,932 26	\$2,361,891 69

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
19 San Joaquin County bonds	\$19,000 00	\$19,000 00	\$19,000 00
50 shares Masonic Hall Association stock	1,250 00	331 65	1,250 00
Totals	\$20,250 00	\$19,331 65	\$20,250 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Stockton Savings Bank stock	\$900 00	\$90 00	\$1,200 00
Pioneer Hall Association stock	500 00	400 00	500 00
Stockton Savings and Loan Society stock	40,700 00	37,571 58	40,700 00
People's Savings Bank (Sacramento) stock	2,093 00	1,778 00	2,131 36
Central Natural Gas Co. stock	300 00	251 60	300 00
Farmers Union and Milling Co. stock	19,100 00	8,000 00	9,550 00
Firemen's Fund Insurance Co. stock	700 00	520 00	1,050 00
Water Co. stock	500 00	300 00	500 00
California Navigation and Improvement Co. stock	3,600 00	2,500 00	2,700 00
Citizens Natural Gas Co. stock	250 00	250 00	250 00
Pioneer Hall Association stock	250 00	250 00	250 00
Totals	\$68,893 00	\$51,911 18	\$59,131 36

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Pass book	\$489 31	\$3,450 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$17,757 27
Union National Bank, Chicago	744 05
Laidlaw & Co., New York	4,345 35
Total	\$22,846 67

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Checks for collection.....	\$350 76	\$350 76

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$326,072 00	Capital paid in coin	\$500,000 00
Miscellaneous stocks	5,564 45	Reserve fund	51,853 40
Loans on real estate	1,308,433 88	Due depositors	1,459,951 14
Loans on stocks	25,064 34	Dividends unpaid	75 00
Loans on personal security	249,906 39	State, county, or city money	61,800 00
Money on hand	105,713 25	Exchange	302 80
Due from banks and bankers	18,905 50	Interest	53,481 54
Expenses	6,994 05		
Taxes	60 00		
Other assets	418 74		
Profit and loss (San Joaquin Valley Railroad)	4,058 67		
Suspense account	69,820 51		
Expenses in suit pending	6,452 10		
Total resources	\$2,127,463 88	Total liabilities	\$2,127,463 88

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Fred M. West, 28; Chas. Haas, 30; Wm. Inglis, 40; M. L. Hewett, 143; A. W. Simpson, 50; H. C. Holman, 143; J. D. Peters, 50; H. H. Hewlett, 1,015; Aug. Muentner, 60; Horace Davis, 20; R. E. Wilhoit, 40; Otis Perrin, 40; G. H. Fancher, 67. Total number of shares held by the Directors is 1,726 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$204,288 11	
Sacramento	51,899 71	
Fresno	3,115 16	\$326,216 69
Merced	12,345 80	
Stanislaus	54,423 22	
Totals	\$326,072 00	\$326,216 69

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	\$938,407 50	\$1,564,012 60
Butte	215,767 65	385,135 00
Calaveras	3,790 00	6,580 00
Fresno	200 00	400 00
Madera	25,697 15	25,697 15
Merced	24,207 52	24,207 52
Stanislaus	67,326 66	67,326 66
Yuba	22,401 40	20,000 00
Tulare	10,636 00	40,618 00
Totals	\$1,308,433 88	\$2,133,976 93

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
50 shares Masonic Hall stock	\$1,250 00	\$331 65	\$1,250 00
44 shares Stockton Savings and Loan Society	4,400 00	5,232 80	5,280 00
Totals	\$5,650 00	\$5,564 45	\$6,530 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Stockton Savings and Loan Society stock.....	\$28,600 00	\$21,576 34	\$34,320 00
Stockton Savings Bank stock	900 00	90 00	1,200 00
Pioneer Hall stock	500 00	400 00	500 00
People's Savings Bank (Sacramento) stock.....	3,806 00	2,378 00	2,664 00
Firemen's Fund Insurance Co. stock.....	700 00	520 00	1,050 00
California Navigation and Improvement Co. stock	200 00	100 00	180 00
Totals	\$34,706 00	\$25,064 34	\$39,914 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco.....	\$10,293 60
Union National Bank, Chicago.....	721 58
Laidlaw & Co., New York	5,684 43
National Bank of D. O. Mills & Co., Sacramento.....	2,205 89
Total.....	\$18,905 50

BANK COMMISSIONERS' EXAMINATION. (May 9, 1895.)

Resources.		Liabilities.	
Real estate.....	\$310,638 74	Capital paid up.....	\$500,000 00
Invested in stocks	5,564 45	Reserve fund	51,853 40
Loans and discounts.....	1,594,488 38	Due depositors	1,520,981 18
Cash balances.....	94,480 05	Interest collected	14,282 00
Due from banks and bankers.....	18,469 83	Rents, exchange, etc.	232 00
Expenses, taxes, etc.	11,452 60	Dividends unpaid.....	75 00
Other assets	69,820 51	Other liabilities.....	21,586 44
Profit and loss.....	4,095 46		
Total resources	\$2,109,010 02	Total liabilities	\$2,109,010 02

STOCKTON SAVINGS BANK. (Incorp. July 5, 1882.)

STATEMENT ON JANUARY 1ST.

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$34,257 73	Capital paid in coin.....	\$300,000 00
Loans on real estate	337,349 03	Profit and loss and contin- gent fund.....	186,679 71
Loans on stocks and bonds.....	163,507 27	Due depositors.....	395,079 20
Loans on personal security....	275,143 16	Dividends unpaid.....	120 00
Unsecured (solvent).....	21,554 40	State, county, or city money— San Joaquin Co. \$240,000 00	
Money on hand.....	90,917 85	City of Stockton.....	19,500 00
Checks and other cash items.....	3,087 57		259,500 00
Due from banks and bankers.....	212,626 02		
Furniture and fixtures.....	2,935 88		
Total resources.....	\$1,141,378 91	Total liabilities.....	\$1,141,378 91

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: H. S. Sargent, 20; J. D. Peters, 20; I. S. Bostwick, 20; T. W. Newell, 100; W. C. Daggett, 100; Columbus Hurd, 60; Dr. Asa Clark, 100; Dr. A. W. Hoisholt, 25; George Hornage, 48; E. R. Hedges, 230; Sidney Newell, 42. Total number of shares held by the Directors is 775 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$34,257 73	\$37,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin.....	\$308,317 14	\$604,200 00
Calaveras.....	4,004 64	6,000 00
Kings.....	5,003 50	10,000 00
Tulare.....	18,870 00	37,000 00
Fresno.....	1,153 75	3,000 00
Totals.....	\$337,349 03	\$660,200 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
1,035 shares Stockton Savings Bank stock.....	\$103,500 00	\$58,366 83	\$103,500 00
132 shares California Navigation and Improvement Co. stock.....	13,200 00	5,616 69	13,200 00
10 shares San Joaquin Dredger Co. stock.....	1,000 00	650 50	1,500 00
80 shares Stockton Savings and Loan Society stock.....	8,000 00	6,500 00	8,000 00
257 Modesto Irrigation District bonds.....	128,500 00	75,000 00	115,650 00
310 shares Matteson & Williamson Manufacturing Co. stock.....	31,000 00	12,373 25	31,000 00
50 shares P. A. Buell & Co. (incorporated) stock.....	5,000 00	5,000 00	5,000 00
Totals.....	\$290,200 00	\$163,507 27	\$277,850 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco.....	\$28,050 20
German-American Bank, New York.....	1,670 59
First National Bank, Chicago.....	880 36
California State Bank, Sacramento.....	24 87
First National Bank, Stockton.....	48,000 00
San Joaquin Valley Bank, Stockton.....	38,000 00
Farmers and Merchants Bank, Stockton.....	48,000 00
Stockton Savings and Loan Society.....	48,000 00
Total.....	\$212,626 02

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt.....	\$54,977 06	Capital paid in coin.....	\$300,000 00
Loans on real estate.....	339,776 18	Profit and loss and contingent fund.....	174,133 43
Loans on stocks and bonds.....	165,677 88	Due depositors.....	607,079 85
Loans on personal security and overdrafts.....	322,366 41	Due banks and bankers.....	837 24
Money on hand.....	37,739 15	Dividends unpaid.....	336 00
Checks and other cash items.....	5,389 18	Interest collected.....	9,524 70
Due from banks and bankers.....	157,700 21	Exchange collected.....	492 85
Furniture and fixtures.....	2,935 88	State, county, or city money.....	\$163,657 41
Expenses.....	5,771 62		
Other assets (collection account).....	70 50		
Total resources.....	\$1,092,404 07	Total liabilities.....	\$1,092,404 07

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: H. S. Sargent, 20; J. D. Peters, 20; E. R. Hedges, 230; T. W. Newell, 100; Asa Clark, 100; I. S. Bostwick, 20; Columbus Hurd, 60; George Hornage, 48; A. W. Hoisholt, 25; W. C. Daggett, 100; J. M. Kile, 100. Total number of shares held by the Directors is 823 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$54,977 06	\$62,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin.....	\$305,505 75	\$576,000 00
Tulare.....	19,161 75	41,000 00
Fresno.....	600 00	2,000 00
Kings.....	5,003 50	10,000 00
Calaveras.....	9,505 18	16,000 00
Totals.....	\$339,776 18	\$645,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
1,470 shares Stockton Savings Bank stock.....	\$147,000 00	\$75,131 19	\$132,300 00
257 Modesto Irrigation bonds.....	128,500 00	65,000 00	.....
133 shares California Navigation and Improvement Co. stock.....	13,300 00	5,616 69	13,300 00
30 shares Stockton Savings and Loan Society stock.....	3,000 00	2,000 00	3,000 00
310 shares Matteson & Williamson Manufacturing Co. stock.....	31,000 00	12,930 00	31,000 00
50 shares P. A. Buell & Co. stock.....	5,000 00	5,000 00	5,000 00
Totals.....	\$327,800 00	\$165,677 88	.....

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco.....	\$15,228 31
German-American Bank, New York.....	9,941 46
First National Bank, Chicago.....	2,530 44
San Joaquin Valley Bank, Stockton.....	35,000 00
Stockton Savings and Loan Society, Stockton.....	30,000 00
Farmers and Merchants Bank, Stockton.....	32,000 00
First National Bank, Stockton.....	33,000 00
Total.....	\$157,700 21

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Collection account.....	\$70 50

BANK COMMISSIONERS' EXAMINATION. (May 11, 1895.)

Resources.		Liabilities.	
Real estate.....	\$54,882 23	Capital paid up.....	\$300,000 00
Loans and discounts.....	848,585 04	Due depositors.....	349,471 78
Cash balances.....	61,723 92	Due banks and bankers.....	95,000 00
Due from banks and bankers.....	163,379 61	Interest collected.....	7,031 65
Furniture, fixtures, etc.....	2,935 88	Rents, exchange, etc.....	394 85
Expenses, taxes, etc.....	4,653 17	Dividends unpaid.....	396 00
Other assets.....	332 83	Profit and loss.....	174,534 71
		Other liabilities.....	172 75
		State, county, or city money.....	209,490 94
Total resources.....	\$1,136,492 68	Total liabilities.....	\$1,136,492 68

BANK OF SUISUN. (Incorp. February 9, 1876.)

STATEMENT ON JANUARY 1ST.

R. D. ROBBINS, President.

WILLIAM WOLF, Cashier

Resources.		Liabilities.	
Real estate taken for debt	\$44,971 32	Capital paid in coin	\$100,000 00
Loans on real estate	306,823 72	Reserve fund	319,921 49
Loans on personal security and overdrafts	168,125 67	Due depositors	221,992 35
Money on hand	24,634 89	Due banks and bankers	1,765 82
Due from Anglo-Californian Bank, San Francisco	144,949 55	Dividends unpaid	6,852 00
Furniture and fixtures	2,500 00	State, county, or city money	41,473 49
Total resources	\$692,005 15	Total liabilities	\$692,005 15

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 501; C. F. D. Hastings, 130; E. P. Hilborn, 24; M. Dinkelspiel, 10; L. B. Abernathie, 5. Total number of shares held by the Directors is 670 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Solano	\$44,971 32	\$50,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano	\$300,232 42	\$410,000 00
Contra Costa	6,541 30	12,000 00
Totals	\$306,823 72	\$422,000 00

STATEMENT ON JUNE 17TH.

R. D. ROBBINS, President.

R. D. ROBBINS, JR., Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$59,725 25	Capital paid in coin	\$100,000 00
Loans on real estate	360,499 17	Reserve fund	336,611 80
Loans on personal security and overdrafts	110,118 66	Due depositors	169,601 67
Money on hand	10,583 44	Dividends unpaid	408 00
Due from banks and bankers	99,379 59	State, county, or city money	36,184 64
Furniture and fixtures	2,500 00		
Total resources	\$642,806 11	Total liabilities	\$642,806 11

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 501; C. F. D. Hastings, 130; E. P. Hilborn, 24; M. Dinkelspiel, 10; L. B. Abernathie, 5. Total number of shares held by the Directors is 670 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Solano	\$59,725 25	\$65,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano	\$353,957 87	\$415,000 00
Contra Costa	6,541 30	12,000 00
Totals	\$360,499 17	\$427,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$99,174 09
Vallejo Commercial Bank	174 00
People's Bank of Benicia	31 50
Total	\$99,379 59

BANK COMMISSIONERS' EXAMINATION. (November 23, 1894.)

Resources.		Liabilities.	
Real estate	\$44,971 32	Capital paid up	\$100,000 00
Loans and discounts	422,729 57	Reserve fund	292,008 42
Cash balances	14,268 66	Due depositors	197,395 26
Due from banks and bankers	130,032 77	Public money	32,139 51
Furniture, fixtures, etc.	2,500 00	Interest collected	797 00
Expenses, taxes, etc.	9,015 47	Rents, exchange, etc.	325 60
		Dividends unpaid	852 00
Total resources	\$623,517 79	Total liabilities	\$623,517 79

BANK OF LASSEN COUNTY—SUSANVILLE.
(Incorp. October 29, 1892.)

STATEMENT ON JANUARY 1ST.

C. G. LININGTON, President.

H. W. MEYLERT, Cashier.

Resources.		Liabilities.	
County warrants	\$1,396 50	Capital paid in coin	\$50,000 00
Loans on real estate	15,775 00	Profit and loss and contin- gent fund	794 22
Loans on other securities (gold dust)	17 13	Due depositors	31,553 27
Loans on personal security	42,794 28		
Overdrafts unsecured (solvent)	21 90		
Money on hand	6,978 55		
Due from banks and bankers	12,055 79		
Furniture and fixtures	2,000 00		
Expenses	926 94		
Taxes	381 40		
Total resources	\$82,347 49	Total liabilities	\$82,347 49

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. G. Linington, 150; M. H. Linington, 125; Fred Hines, 95; H. W. Meylert, 85; J. L. McDermott, 5. Total number of shares held by the Directors is 460 shares.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of British Columbia, San Francisco.....	\$4,596 86
Bank of D. O. Mills & Co., Sacramento.....	3,035 97
First National Bank, Reno, Nev.....	2,615 94
Bank of Nevada, Reno, Nev.....	1,307 67
First National Bank, Chicago.....	33 77
Chemical National Bank, New York.....	460 58
Total	\$12,055 79

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
County warrants.....	\$257 28	Capital paid in coin.....	\$25,000 00
Loans on real estate.....	9,000 00	Profit and loss and contin-	
Loans on other securities		gent fund.....	3,461 99
(gold dust).....	80 25	Due depositors.....	9,420 18
Loans on personal security			
and overdrafts.....	16,481 69		
Money on hand.....	4,598 34		
Due from banks and bankers..	3,022 65		
Furniture and fixtures.....	2,000 00		
Expenses.....	2,441 96		
Total resources.....	\$37,882 17	Total liabilities.....	\$37,882 17

The amount of capital stock is \$25,000; amount subscribed is \$25,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 250 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. G. Linington, 220; M. H. Linington, 15; C. M. Linington, 1; Fred Hines, 5; H. W. Meylert, 4. Total number of shares held by the Directors is 245 shares.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of British Columbia, San Francisco.....	\$1,575 71
Bank of D. O. Mills & Co., Sacramento.....	737 37
First National Bank, Reno, Nev.....	118 50
Bank of Nevada, Reno, Nev.....	561 13
First National Bank, Chicago.....	28 55
Chemical National Bank, New York.....	1 00
Total	\$3,022 65

BANK OF TEHACHAPI. (Incorp. October 11, 1892.)

STATEMENT ON JANUARY 1ST.

H. HIRSHFELD, President.

ALBERT AUCKER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$2,069 51	Capital paid in coin.....	\$15,000 00
Loans on real estate.....	6,650 60	Due depositors.....	4,297 58
Loans on personal security...	24,988 68	Due banks and bankers.....	14,000 00
Money on hand.....	1,236 79	County money.....	5,000 00
Checks and other cash items..	2,320 01	Certificate of deposit.....	1,280 00
Due from banks and bankers..	3,383 76	Interest collected.....	5,690 37
Expenses.....	5,282 61	Exchange and commission..	1,254 30
Other assets (produce account)	590 29		
Total resources.....	\$46,522 25	Total liabilities.....	\$46,522 25

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$15,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows: H. A. Blodget, 200; L. Harris, 195; H. Hirshfeld, 200; A. Aucker, 195. Total number of shares held by the Directors is 790 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	\$2,069 51	\$2,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	\$6,650 60	\$15,430 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$927 66
Farmers and Merchants Bank, Los Angeles	797 56
Kern Valley Bank, Bakersfield	397 04
Wells, Fargo & Co.'s Bank, New York	76 43
Collection, First National Bank, Redlands	121 32
Total	\$2,320 01

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$2,723 56	Capital paid in coin	\$15,000 00
Loans on real estate	11,909 00	Due depositors	8,396 74
Loans on personal security		Due banks and bankers	10,500 00
and overdrafts	17,635 80	Certificate of deposit	1,345 00
Money on hand	1,394 81	County money	5,000 00
Due from banks and bankers ..	4,732 15	Interest	6,694 30
Furniture and fixtures	3,383 76	Exchange and commission ..	1,391 65
Expenses	6,548 61		
Total resources	\$48,327 69	Total liabilities	\$48,327 69

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$15,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Hirshfeld, 200; L. Harris, 195; H. A. Blodget, 200; A. Aucker, 195. Total number of shares held by the Directors is 790 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	\$2,723 56	\$4,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$1,925 80
Farmers and Merchants Bank, Los Angeles	1,248 13
Kern Valley Bank, Bakersfield	1,545 12
Wells, Fargo & Co.'s Bank, New York	13 10
Total	\$4,732 15

BANK COMMISSIONERS' EXAMINATION. (March 16, 1895.)

Resources.		Liabilities.	
Real estate.....	\$2,069 51	Capital paid up.....	\$15,000 00
Loans and discounts.....	31,734 88	Due depositors.....	4,820 61
Cash balances.....	910 15	Due banks and bankers.....	14,000 00
Due from banks and bankers.....	1,794 83	Interest collected.....	5,917 46
Furniture, fixtures, etc.....	3,383 76	Rents, exchange, etc.....	698 98
Expenses, taxes, etc.....	5,971 56	Other liabilities.....	615 47
Other assets.....	187 83	State, county, or city money.....	5,000 00
Total resources.....	\$46,052 52	Total liabilities.....	\$46,052 52

BANK OF TEMPLETON. (Incorp. April 9, 1889.)

STATEMENT ON JANUARY 1ST.

H. WESSEL, President.

A. P. SEEMAN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,300 00	Capital paid in coin.....	\$25,000 00
Real estate taken for debt.....	7,405 00	Profit and loss and contingent fund.....	1,963 01
Miscellaneous stocks.....	697 50	Due depositors.....	16,311 44
Loans on personal security.....	28,488 70	Due banks and bankers.....	10,000 00
Overdrafts unsecured (solvent).....	1,131 84		
Money on hand.....	1,716 48		
Due from banks and bankers.....	6,034 20		
Furniture and fixtures.....	1,590 20		
Expenses and taxes.....	1,910 53		
Total resources.....	\$53,274 45	Total liabilities.....	\$53,274 45

The amount of capital stock is \$25,000; amount subscribed is \$25,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 250 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Wessel, 54; J. H. Glass, 10; A. F. Horstman, 72¾; John Quarnstrom, 2¾; A. P. Seeman, 77¾. Total number of shares held by the Directors is 217¾ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
San Luis Obispo.....	\$7,405 00	\$7,405 00

AMOUNT INVESTED IN STOCKS.

	Amt. Invested. Market Value.	
Pacific States Savings, Loan, and Building Co. stock.....	\$697 50	\$697 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Citizens Bank, Paso Robles.....	\$182 05
Commercial Bank, San Luis Obispo.....	4,772 34
London, Paris, and American Bank, San Francisco.....	923 69
County Bank, San Luis Obispo.....	156 12
Total.....	\$6,034 20

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$4,300 00	Capital paid in coin	\$25,000 00
Real estate taken for debt	7,405 00	Profit and loss and contin-	
Miscellaneous bonds and		gent fund	71 62
stocks	740 70	Due depositors	16,904 80
Loans on personal security		Due banks and bankers	10,000 00
and overdrafts	30,221 90		
Money on hand	1,628 20		
Due from banks and bankers	5,522 15		
Furniture and fixtures	1,590 20		
Expenses	568 27		
Total resources	\$51,976 42	Total liabilities	\$51,976 42

The amount of capital stock is \$25,000; amount subscribed is \$25,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 250 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Wessel, 54; A. P. Seeman, 77¼; A. F. Horstman, 72¾; J. H. Glass, 10; John Quarnstrom, 2¾. Total number of shares held by the Directors is 217¼ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$7,405 00	\$7,405 00

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
Pacific States Savings, Loan, and Building Co. stock	\$740 70	\$740 70

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$582 94
Commercial Bank, San Luis Obispo	4,498 42
Citizens Bank, Paso Robles	440 79
Total	\$5,522 15

BANK COMMISSIONERS' EXAMINATION. (May 15, 1895.)

Resources.		Liabilities.	
Bank premises	\$4,300 00	Capital paid up	\$25,000 00
Other real estate	7,405 00	Due depositors	16,849 11
Loans and discounts	29,792 82	Due banks and bankers	10,000 00
Cash balances	1,160 25	Interest collected	23 06
Due from banks and bankers	6,448 17		
Furniture, fixtures, etc.	1,590 20		
Expenses, taxes, etc.	449 43		
Other assets	726 30		
Total resources	\$51,872 17	Total liabilities	\$51,872 17

BANK OF TOMALES. (Incorp. June 25, 1875.)

STATEMENT ON JANUARY 1ST.

WARREN DUTTON, President.

THOMAS J. ABLES, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$3,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	5,452 00	Reserve fund.....	100,000 00
Loans on real estate.....	135,829 00	Profit and loss and contin-	
Loans on stocks.....	5,000 00	gent fund.....	23,241 15
Loans on personal security....	142,790 51	Due depositors.....	80,839 08
Overdrafts unsecured (solvent)	2,040 82		
Money on hand.....	7,233 13		
Due from Anglo-Californian			
Bank, San Francisco.....	1,617 77		
Furniture and fixtures.....	1,000 00		
Taxes.....	117 00		
Total resources.....	\$304,080 23	Total liabilities.....	\$304,080 23

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Hollis Hitchcock, 150; Warren Dutton, 104; A. P. Gaver, 96; Henry E. Lawrence, 68; George W. Burbank, 93. Total number of shares held by the Directors is 511 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Marin	\$5,452 00	\$6,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Marin	\$90,257 60	\$150,000 00
Sonoma	40,971 40	65,000 00
Solano	4,600 00	10,000 00
Totals	\$135,829 00	\$225,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
73 shares Bank of Tomales stock.....	\$7,300 00	\$5,000 00	\$17,155 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$3,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	5,452 00	Reserve fund.....	100,000 00
Loans on real estate.....	139,892 40	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund.....	21,594 45
warrants.....	3,737 95	Due depositors.....	77,909 95
Loans on personal security		Due banks and bankers.....	581 21
and overdrafts.....	132,761 00	Dividends unpaid.....	450 00
Money on hand.....	3,101 01		
Checks and other cash items..	4,780 73		
Due from Anglo-Californian			
Bank, San Francisco.....	6,618 58		
Furniture and fixtures.....	1,000 00		
Expenses.....	191 94		
Total resources.....	\$300,535 61	Total liabilities.....	\$300,535 61

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Warren Dutton, 104; G. W. Burbank, 93; Henry E. Lawrence, 68; Hollis Hitchcock, 150; A. P. Gaver, 96. Total number of shares held by the Directors is 511 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Marin	\$5,452 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Marin	\$94,271 00	\$135,000 00
Sonoma	41,021 40	60,000 00
Solano	4,600 00	10,000 00
Totals	\$139,892 40	\$205,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
73 shares Bank of Tomales stock	\$7,300 00	\$3,737 95	\$17,374 00

BANK COMMISSIONERS' EXAMINATION. (September 19, 1894.)

Resources.		Liabilities.	
Bank premises	\$3,000 00	Capital paid up	\$100,000 00
Loans and discounts	315,861 36	Reserve fund	100,000 00
Cash balances	4,345 99	Due depositors	100,233 01
Furniture, fixtures, etc.	1,000 00	Due banks and bankers	1,431 81
Expenses, taxes, etc.	654 93	Interest collected	22,327 46
		Dividends unpaid	870 00
Total resources	\$324,862 28	Total liabilities	\$324,862 28

BANK OF TULARE. (Incorp. July 27, 1885.)

STATEMENT ON JANUARY 1ST.

E. LATHROP, President.

JOHN A. GOBLE, Cashier.

Resources.		Liabilities.	
Bank premises	\$21,350 99	Capital paid in coin	\$50,000 00
Real estate taken for debt	18,993 08	Reserve fund	35,000 00
County and city warrants	2,545 66	Profit and loss and contin-	
Loans on real estate	32,422 16	gent fund	1,917 01
Loans on stocks and bonds	27,953 66	Due depositors	111,905 33
Loans on personal security	67,715 11	Due banks and bankers	1,387 65
Overdrafts unsecured (solvent)	13,121 21	Other liabilities	6,000 00
Money on hand	18,570 05	State, county, or city money	\$8,097 47
Checks and other cash items	230 06		
Due from banks and bankers	17,888 02		
Furniture and fixtures	3,517 46		
Total resources	\$224,307 46	Total liabilities	\$224,307 46

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Lathrop, 172; J. Goldman, 195; S. Richardson, 10; W. L. Blythe, 10; John A. Goble, 10. Total number of shares held by the Directors is 397 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Tulare.....	\$18,993 08

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Tulare.....	\$32,197 01
Kings.....	225 15
Total.....	\$32,422 16

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested	Market Value.
Tulare city and county warrants.....	\$2,545 66	\$2,545 66	\$2,545 66

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Tulare Building and Loan Association stock...	\$13,600 00	\$3,435 35	\$6,500 00
Tulare Irrigation District bonds and other security.....	24,500 00	21,294 90	22,000 00
Tulare Gas Co. stock.....		600 00	700 00
Bank stock.....		553 26	1,500 00
Farmers Ditch Co. stock.....		1,570 15	2,300 00
Elk Bayou Ditch Co. stock.....		500 00	600 00
Totals.....		\$27,953 66	\$33,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco.....	\$8,591 91
National Bank of the Republic, New York.....	4,862 51
First National Bank, Los Angeles.....	1,410 39
First National Bank, Stockton.....	2,440 71
Collections.....	582 50
Total.....	\$17,888 02

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$21,350 99	Capital paid in coin.....	\$50,000 00
Real estate taken for debt....	23,889 73	Reserve fund.....	35,000 00
County warrants.....	1,292 35	Profit and loss and contin-	
Loans on real estate.....	32,545 70	gent fund.....	1,917 01
Loans on stocks, bonds, and		Due depositors.....	127,308 70
warrants.....	28,732 83	Due banks and bankers.....	4,151 55
Loans on personal security		Exchange, interest, and rents..	4,789 40
and overdrafts.....	89,956 77		
Money on hand.....	14,444 25		
Checks and other cash items..	67 95		
Due from banks and bankers..	5,469 23		
Furniture and fixtures.....	3,517 46		
Expenses.....	1,857 70		
Taxes.....	41 70		
Total resources.....	\$223,166 66	Total liabilities.....	\$223,166 66

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Lathrop, 162; J. Goldman, 195; S. Richardson, 10; W. L. Blythe, 10; John A. Goble, 10. Total number of shares held by the Directors is 387 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Tulare.....	\$23,889 73

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare.....	\$32,323 55	\$35,000 00
Kings.....	222 15	700 00
Totals.....	\$32,545 70	\$35,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Tulare county warrants.....	\$1,292 35	\$1,292 35	\$1,292 35

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Tulare Building and Loan Association stock.....	\$3,275 35	\$6,600 00
Tulare Irrigation District bonds and other securities.....	22,370 62	23,850 00
Tulare Gas Co. stock.....	600 00	700 00
Bank stock.....	553 26	1,500 00
Farmers Ditch Co. stock.....	1,340 60	2,300 00
Elk Bayou Ditch Co. stock.....	300 00	600 00
Tule River Irrigation District bonds and securities.....	293 00	200 00
Totals.....	\$28,732 83	\$35,750 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of the Republic, New York.....	\$1,893 00
First National Bank, Los Angeles.....	1,523 96
First National Bank, Stockton.....	1,695 27
Cash collections.....	357 00
Total.....	\$5,469 23

BANK COMMISSIONERS' EXAMINATION. (March 21, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$21,350 99	Capital paid up.....	\$50,000 00
Other real estate.....	23,821 98	Reserve fund.....	35,000 00
Invested in stocks, bonds, and warrants.....	5,820 16	Due depositors.....	136,933 59
Loans on real estate.....	33,458 81	Due banks and bankers.....	2,615 12
Loans and discounts.....	114,911 10	Interest collected.....	3,561 33
Cash balances.....	16,701 91	Rents, exchange, etc.....	206 55
Due from banks and bankers.....	17,364 67	Profit and loss.....	1,917 01
Furniture, fixtures, etc.....	3,517 46	State, county, or city money.....	7,554 38
Expenses, taxes, etc.....	840 90		
Total resources.....	\$237,787 98	Total liabilities.....	\$237,787 98

TULARE COUNTY BANK—TULARE. (Incorp. July 10, 1890.)

STATEMENT ON JANUARY 1ST.

R. LINDER, President.

W. C. AMBROSE, Vice-President.

W. P. RATLIFF, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks	\$24,393 00	Capital paid in coin	\$46,480 00
Loans on stocks, bonds, and warrants	21,243 54	Reserve fund	1,000 00
Loans on personal security	46,990 05	Profit and loss and contingent fund	11,742 69
Overdrafts unsecured (solvent)	3,354 85	Due depositors	55,780 24
Money on hand	11,283 00	Due banks and bankers	463 75
Checks and other cash items	871 00	Due Tulare Savings Bank	4,000 00
Due from Crocker-Woolworth National Bank, San Francisco	5,611 33	State, county, or city money	4,369 79
Furniture and fixtures	3,272 16		
State bounty warrants	4,270 00		
Irrigation district warrants	2,547 54		
Total resources	\$123,836 47	Total liabilities	\$123,836 47

The amount of capital stock is \$200,000; amount subscribed is \$116,200; amount paid in coin is \$46,480. The total number of shares of stock issued is 1,162 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: R. Linder, 124; W. C. Ambrose, 24; W. L. Smith, 176; E. W. Root, 100; M. M. Burnett, 98; C. F. Taggart, 24; W. P. Ratliff, 100. Total number of shares held by the Directors is 646 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
1,250 shares Tulare City Water Co. stock	\$25,000 00	\$18,000 00	\$20,000 00
Irrigation bonds	7,500 00	6,375 00	6,375 00
9 shares Tulare Fruit Packing Co. stock	900 00	18 00	18 00
Irrigation warrants	2,547 54	2,547 54	2,547 54
Totals	\$35,947 54	\$26,940 54	\$28,940 54

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Irrigation bonds	\$13,600 00	\$10,450 00	\$11,560 00
Bank stock	5,500 00	3,892 50	6,380 00
Irrigation warrants	6,901 04	6,901 04	6,901 04
Totals	\$26,001 04	\$21,243 54	\$24,841 04

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Coyote scalp claims, with Sacramento Bank for collection	\$4,270 00

STATEMENT ON JUNE 17TH.

W. L. SMITH, President.

W. P. RATLIFF, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$24,393 00	Capital paid in coin.....	\$46,480 00
Loans on real estate.....	2,000 00	Reserve fund.....	1,000 00
Loans on stocks, bonds, and warrants.....	23,149 04	Profit and loss and contingent fund.....	11,742 69
Loans on other securities.....	5,693 92	Due depositors.....	60,676 08
Loans on personal security and overdrafts.....	50,061 59	Due banks and bankers.....	7 44
Money on hand.....	12,778 07	Due Tulare Savings Bank.....	7,500 00
Checks and other cash items.....	18 00	State, county, or city money.....	3,823 18
Due from Crocker-Woolworth National Bank, S. Francisco.....	1,740 99	Interest and exchange.....	376 50
Furniture and fixtures.....	3,279 16		
Expenses.....	1,444 95		
State bounty warrants.....	4,270 00		
Irrigation district warrants.....	2,777 17		
Total resources.....	\$131,605 89	Total liabilities.....	\$131,605 89

The amount of capital stock is \$200,000; amount subscribed is \$116,200; amount paid in coin is \$46,480. The total number of shares of stock issued is 1,162 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: W. L. Smith, 176; W. C. Ambrose, 24; E. W. Root, 100; L. Rothermel, 100; M. M. Burnett, 98; C. F. Taggart, 24; W. P. Ratliff, 100. Total number of shares held by the Directors is 622 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare.....	\$2,000 00	\$3,700 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
1,250 shares Tulare City Water Co. stock.....	\$25,000 00	\$18,000 00	\$20,000 00
Irrigation district bonds.....	7,500 00	6,375 00	6,375 00
9 shares Tulare Fruit Packing Co. stock.....	900 00	18 00	18 00
Irrigation district warrants.....	2,777 17	2,777 17	2,777 17
Totals.....	\$36,177 17	\$27,170 17	\$29,170 17

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Bank stock.....	\$6,400 00	\$4,910 00	\$7,800 00
Irrigation district warrants.....	7,237 84	7,121 04	7,237 84
Irrigation district bonds.....	14,700 00	11,118 00	12,495 00
Totals.....	\$28,337 84	\$23,149 04	\$27,532 84

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel and crop mortgages.....	\$5,693 92	\$20,000 00

BANK COMMISSIONERS' EXAMINATION. (March 19, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$31,210 54	Capital paid up	\$46,480 00
Loans and discounts	73,261 66	Reserve fund	1,000 00
Cash balances	7,827 24	Due depositors	27,227 89
Due from banks and bankers ..	4,201 57	Due banks and bankers	34,000 00
Furniture, fixtures, etc.	3,275 16	Rents, exchange, etc.	29 51
Expenses, taxes, etc.	594 40	Profit and loss	11,742 69
Other assets	109 52		
Total resources	\$120,480 09	Total liabilities	\$120,480 09

BANK OF TUSTIN. (Incorp. October 10, 1887.)

STATEMENT ON JANUARY 1ST.

A. GUY SMITH, President.

E. D. BUSS, Cashier.

Resources.		Liabilities.	
Bank premises	\$13,000 00	Capital paid in coin	\$25,000 00
Miscellaneous bonds and stocks	7,153 00	Profit and loss and contingent fund	4,240 49
Loans on real estate	18,496 10	Due depositors	37,673 37
Loans on stocks	2,153 20	Due banks and bankers	1,449 81
Loans on other securities (grain)	1,715 00	State, county, or city money ..	5,000 00
Loans on personal security ..	17,288 57		
Overdrafts unsecured (solvent) ..	421 69		
Money on hand	7,793 53		
Due from banks and bankers ..	3,342 58		
Furniture and fixtures	2,000 00		
Total resources	\$73,363 67	Total liabilities	\$73,363 67

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Guy Smith, 40; W. S. Bartlett, 30; C. W. Wilcox, 30; N. Palmer, 50; S. W. Preble, 15; H. B. Lewis, 10; E. D. Buss, 100. Total number of shares held by the Directors is 275 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	\$18,496 10	\$56,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Bank of Tustin stock	\$1,900 00	\$1,900 00	\$1,900 00
Orange County school district bonds	5,200 00	5,253 00	5,300 00
Totals	\$7,100 00	\$7,153 00	\$7,200 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Bank of Tustin stock	\$2,625 00	\$1,375 00	\$2,625 00
Arizona Sandstone Co. stock	3,200 00	778 20	800 00
Totals	\$5,825 00	\$2,153 20	\$3,425 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Barley in warehouse	\$1,715 00	\$2,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$860 39
Citizens Bank, Los Angeles	477 28
Commercial Bank, Santa Ana	1,717 15
First National Bank, Santa Ana	287 76
Total	\$3,342 58

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$13,000 00	Capital paid in coin	\$25,000 00
Miscellaneous bonds and stocks	6,235 50	Profit and loss and contingent fund	5,259 39
Loans on real estate	18,655 00	Due depositors	37,309 76
Loans on stocks	1,646 00	State, county, or city money ..	5,000 00
Loans on other securities	2,700 00		
Loans on personal security and overdrafts	16,369 10		
Money on hand	4,974 84		
Due from banks and bankers ..	5,852 78		
Furniture and fixtures	2,000 00		
Expenses	882 21		
Taxes	74 97		
Other assets (claim against estate in course of settlement)	178 75		
Total resources	\$72,569 15	Total liabilities	\$72,569 15

The amount of capital stock is \$160,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Guy Smith, 40; W. S. Bartlett, 30; C. W. Wilcox, 30; N. Palmer, 50; S. W. Preble, 15; H. B. Lewis, 10; E. D. Buss, 100. Total number of shares held by the Directors is 275 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	\$18,655 00	\$54,800 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Bank of Tustin stock	\$1,900 00	\$1,900 00	\$1,900 00
School district bonds	3,725 50	3,725 50	3,725 50
Arizona Sandstone Co. stock	2,500 00	610 00	625 00
Totals	\$8,125 50	\$6,235 50	\$6,235 50

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Bank of Tustin stock	\$2,875 00	\$1,476 00	\$2,875 00
Arizona Sandstone Co. stock	665 00	170 00	170 00
Totals	\$3,540 00	\$1,646 00	\$3,045 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Steam thresher outfit	\$1,500 00	\$3,500 00
Crop mortgages	1,200 00	2,000 00
Totals	\$2,700 00	\$5,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$3,219 76
First National Bank, Los Angeles	441 78
Citizens Bank, Los Angeles	270 91
Commercial Bank, Santa Ana	1,024 30
First National Bank, Santa Ana	809 35
Orange County Savings Bank, Santa Ana	85 88
Total	\$5,852 78

BANK COMMISSIONERS' EXAMINATION. (October 16, 1894.)

Resources.		Liabilities.	
Bank premises	\$13,000 00	Capital paid up	\$25,000 00
Invested in stocks, bonds, and warrants	7,153 00	Due depositors	47,734 01
Loans and discounts	41,790 36	Due banks and bankers	1,265 05
Cash balances	6,346 25	Interest collected	687 84
Due from banks and bankers	7,819 54	Rents, exchange, etc.	44 00
Furniture, fixtures, etc.	2,000 00	Profit and loss	3,943 14
Expenses, taxes, etc.	564 89		
Total resources	\$78,674 04	Total liabilities	\$78,674 04

BANK OF UKIAH. (Incorp. January 10, 1874.)

STATEMENT ON JANUARY 1ST.

R. MCGARVEY, President.

SAM WHEELER, Cashier.

Resources.		Liabilities.	
Bank premises	\$15,538 10	Capital paid in coin	\$250,000 00
Real estate taken for debt	63,494 46	Profit and loss and contingent fund	48,639 60
Loans on real estate	195,321 43	Due depositors	59,551 54
Loans on personal security	59,448 20	Due banks and bankers	94 40
Overdrafts unsecured (solvent)	3,311 43	State, county, or city money	10,000 00
Money on hand	13,634 55		
Checks and other cash items	643 41		
Due from banks and bankers	16,133 23		
Other assets (live stock, etc.)	760 73		
Total resources	\$368,285 54	Total liabilities	\$368,285 54

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. McGarvey, 100; John P. Hoffman, 66; J. A. Cooper, 55; M. Baechtel, 42; John E. Chalfant, 100. Total number of shares held by the Directors is 363 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$59,494 46	\$59,494 46
Sonoma	4,000 00	4,000 00
Totals	\$63,494 46	\$63,494 46

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino	\$180,998 69	\$400,000 00
Trinity	6,013 20	12,000 00
Humboldt	8,309 54	15,000 00
Totals	\$195,321 43	\$427,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$11,619 74
Bank of Fort Bragg	1,162 73
Santa Rosa Bank	1,209 48
Bank of Mendocino	604 67
Bank of Cloverdale	904 61
Time collections	632 00
Total	\$16,133 23

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$15,538 10	Capital paid in coin	\$250,000 00
Real estate taken for debt	153,054 46	Profit and loss and contin-	
Loans on real estate	77,822 94	gent fund	39,500 98
Loans on personal security		Due depositors	53,954 94
and overdrafts	61,439 06	Due banks and bankers	1,979 05
Money on hand	1,240 04	Dividends unpaid	72 00
Due from banks and bankers	11,533 91	Other liabilities	23,592 30
Taxes	2,036 67	State, county, or city money ..	5,000 00
Other assets	51,429 09		
Total resources	\$374,099 27	Total liabilities	\$374,099 27

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. McGarvey, 100; John P. Hoffman, 66; J. A. Cooper, 55; M. Baechtel, 42; John E. Chalfant, 100. Total number of shares held by the Directors is 363 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$142,034 46	\$142,034 46
Lake	3,500 00	3,500 00
Trinity	3,520 00	3,520 00
Sonoma	4,000 00	4,000 00
Totals	\$153,054 46	\$153,054 46

Although at the present time there is no market value to real estate in this county, yet we have placed the value of ours at its cost on our book, believing it to be worth fully that much, if not more.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino	\$65,319 94	\$117,550 00
Humboldt	11,636 00	17,000 00
Lake	500 00	750 00
Trinity	367 00	2,500 00
Totals	\$77,822 94	\$137,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$11,492 41
Farmers Savings Bank, Lakeport	46 50
Total	\$11,538 91

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Horses, cattle, hogs, etc., on Eden Valley Ranch	\$16,758 26
Cattle, sheep, etc., on Island Mountain Ranch	2,052 01
Judgments	32,618 82
Total	\$51,429 09

BANK COMMISSIONERS' EXAMINATION. (November 15, 1894.)

Resources.		Liabilities.	
Bank premises	\$15,538 10	Capital paid up	\$250,000 00
Other real estate	62,894 46	Due depositors	71,091 19
Loans and discounts	261,707 17	Public money	2,873 84
Cash balances	10,445 89	Due banks and bankers	2,809 93
Due from banks and bankers	24,977 22	Interest collected	3,905 62
Expenses, taxes, etc.	1,320 43	Rents, exchange, etc.	621 37
Other assets	851 21	Profit and loss	46,432 53
Total resources	\$377,734 48	Total liabilities	\$377,734 48

BANK OF VACAVILLE. (Incorp. April 13, 1883.)

STATEMENT ON JANUARY 1ST.

R. D. ROBBINS, President.

EDW. FISHER, Cashier.

Resources.		Liabilities.	
Bank premises	\$4,353 10	Capital paid in coin	\$100,000 00
Loans on real estate	114,662 00	Reserve fund	17,964 17
Loans on warrants	179 20	Due depositors	80,836 22
Loans on personal security and overdrafts	66,661 79	Dividends unpaid	5,000 00
Money on hand	10,772 22	City money	3,093 69
Due from banks and bankers	9,165 77		
Furniture and fixtures	1,100 00		
Total resources	\$206,894 08	Total liabilities	\$206,894 08

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 535; W. B. Parker, 294; D. Dutton, 30; E. R. Thurber, 15; W. B. Davis, 10. Total number of shares held by the Directors is 884 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano	\$114,662 00	\$250,000 00

AMOUNT LOANED ON WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
School warrants	\$179 20	\$179 20	\$179 20

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$6,179 62
California State Bank, Sacramento	1,863 29
Bank of Suisun	1,122 86
Total	\$9,165 77

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$4,353 10	Capital paid in coin	\$100,000 00
Loans on real estate	113,791 00	Reserve fund	17,964 17
Loans on personal security and overdrafts	73,181 80	Due depositors	75,278 43
Money on hand	6,577 38	Due banks and bankers	1,606 42
Furniture and fixtures	1,100 00	City money	300 07
Expenses	1,693 83	Interest	5,432 37
		Exchange	105 65
Total resources	\$200,697 11	Total liabilities	\$200,697 11

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 535; W. B. Parker, 294; D. Dutton, 30; E. R. Thurber, 15; W. B. Davis, 10. Total number of shares held by the Directors is 884 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano	\$113,791 00	\$200,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$336 24
California State Bank, Sacramento	1,270 18
Total	\$1,606 42

BANK COMMISSIONERS' EXAMINATION. (January 23, 1895.)

Resources.		Liabilities.	
Bank premises	\$4,353 10	Capital paid up	\$100,000 00
Loans and discounts	181,492 34	Reserve fund	17,000 00
Cash balances	10,113 04	Due depositors	80,265 58
Due from banks and bankers ..	5,067 72	Interest collected	754 80
Furniture, fixtures, etc.	1,100 00	Rents, exchange, etc.	13 55
Expenses, taxes, etc.	271 90	Dividends unpaid	3,400 00
		Profit and loss	964 17
Total resources	\$202,398 10	Total liabilities	\$202,398 10

VALLEJO COMMERCIAL BANK. (Incorp. May 17, 1889.)

STATEMENT ON JANUARY 1ST.

S. G. HILBORN, Vice-President.

JOS. R. ENGLISH, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$12,758 13	Capital paid in coin	\$95,000 00
Miscellaneous bonds	8,000 00	Reserve fund	5,000 00
Loans on real estate	164,506 70	Profit and loss and contin-	
Loans on stocks and warrants ..	15,980 00	gent fund	14,579 77
Loans on other securities		Due depositors	248,085 43
(grain, etc.)	675 00	Dividends unpaid	32 50
Loans on personal security	34,078 00	Rents collected	55 00
Overdrafts unsecured (solvent) ..	74	Interest collected	610 76
Money on hand	18,540 05	State, county, or city money ..	1,417 00
Checks and other cash items ..	776 20	Exchange collected	24 35
Due from banks and bankers ..	107,651 18		
Furniture and fixtures	1,500 00		
Expenses	15 00		
Other assets (miscellaneous			
account)	323 81		
Total resources	\$364,804 81	Total liabilities	\$364,804 81

The amount of capital stock is \$100,000; amount subscribed is \$95,000; amount paid in coin is \$95,000. The total number of shares of stock issued is 1,900 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Hilborn, 181; A. T. Robinson, 55; J. R. English, 33; A. Wilzinski, 23; P. W. Dillon, 20; F. W. Hale, 9; G. W. Wilson, 5. Total number of shares held by the Directors is 326 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Solano	\$12,758 13	\$12,758 13

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$3,000 00	\$4,000 00
San Francisco	14,000 00	20,000 00
Tulare	10,000 00	15,000 00
Contra Costa	16,000 00	30,000 00
Napa and Solano	121,506 70	240,000 00
Totals	\$164,506 70	\$309,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
One Vallejo City 7 per cent bond.....	\$1,000 00	\$1,000 00	\$1,000 00
70 Congregation Sherith Israel 6 per cent bonds	7,000 00	7,000 00	7,000 00
Totals	\$8,000 00	\$8,000 00	\$8,000 00

AMOUNT LOANED ON STOCKS AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
15 shares Union Pressed Brick and Terra Cotta Co. stock	\$1,500 00	\$750 00	\$1,000 00
200 shares Selby Smelting Co. stock	20,000 00	10,000 00	25,000 00
10 shares Port Blakely Mill Co. stock	10,000 00	5,000 00	6,000 00
Vallejo school orders.....	245 00	230 00	245 00
Totals	\$31,745 00	\$15,980 00	\$32,245 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
317,821 pounds wheat in store	\$500 00	\$2,500 00
Set of pearl jewelry.....	25 00	50 00
Our own bank book (savings assigned).....	150 00	450 00
Totals	\$675 00	\$3,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco.....	\$106,591 44
Wells, Fargo & Co.'s Bank, New York.....	1,059 74
Total	\$107,651 18

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Miscellaneous account (sundry advances for taxes, insurance, and assessments)	\$323 81

STATEMENT ON JUNE 17TH.

G. W. WILSON, President.

JOS. R. ENGLISH, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$12,988 13	Capital paid in coin.....	\$95,000 00
Miscellaneous bonds and stocks.....	9,412 00	Reserve fund	5,000 00
Loans on real estate.....	176,053 10	Profit and loss and contingent fund	9,254 77
Loans on stocks and warrants.....	16,405 00	Due depositors	248,502 14
Loans on other securities.....	175 00	Dividends unpaid.....	45 00
Loans on personal security and overdrafts.....	21,437 24	State, county, or city money.....	5,924 61
Money on hand.....	21,818 64	Rents collected	344 15
Due from banks and bankers.....	108,614 26	Interest collected	4,507 82
Furniture and fixtures.....	1,500 00	Exchange collected.....	537 06
Expenses	2,489 05	Collection account.....	1,600 00
Taxes	15 05	Miscellaneous (petty accounts)	211 62
Other assets (deposit account).....	19 70		
Total resources	\$370,927 17	Total liabilities	\$370,927 17

The amount of capital stock is \$100,000; amount subscribed is \$95,000; amount paid in coin is \$95,000. The total number of shares of stock issued is 1,900 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Hilborn, 181; A. T. Robinson, 55; J. R. English, 33; A. Wilzinski, 23; P. W. Dillon, 20; F. W. Hale, 9; G. W. Wilson, 5. Total number of shares held by the Directors is 326 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	(Exclusive of bank premises.)	Cost on Books.	Market Value.
Solano.....	\$12,988 13	\$12,988 13

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno.....	\$8,000 00	\$10,000 00
San Francisco.....	18,000 00	30,000 00
Tulare.....	10,000 00	15,000 00
Contra Costa.....	16,000 00	30,000 00
Napa and Solano.....	124,053 10	230,000 00
Totals.....	\$176,053 10	\$315,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
1 Vallejo City bond.....	\$1,000 00	\$1,000 00	\$1,000 00
70 Congregation Sherith Israel bonds.....	7,000 00	7,000 00	7,000 00
15 shares Union Pressed Brick and Terra Cotta Co. stock.....	1,500 00	1,287 00	1,287 00
Paid-up certificate American Investment Union, New York.....	148 82	125 00	160 00
Totals.....	\$9,648 82	\$9,412 00	\$9,447 00

AMOUNT LOANED ON STOCKS AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Vallejo school certificates.....	\$165 00	\$155 00	\$165 00
200 shares Selby Smelting and Lead Co. stock..	20,000 00	10,000 00	25,000 00
10 shares Port Blakely Mill Co. stock.....	10,000 00	5,000 00	6,000 00
2 shares Grangers Bank of California stock....	200 00	100 00	200 00
Accepted Treasurer warrants (I. O. G. T. Home)	1,018 00	1,000 00	1,018 00
Paid-up Certificate No. 6,812, American Investment Union.....	446 00	150 00	475 00
Totals.....	\$31,829 00	\$16,405 00	\$32,853 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Our own bank book (savings assigned).....	\$150 00	\$450 00
1 set pearl jewelry.....	25 00	50 00
Totals.....	\$175 00	\$500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco.....	\$101,787 97
Wells, Fargo & Co.'s Bank, New York.....	2,826 29
Hibernia Savings and Loan Society, San Francisco.....	4,000 00
Total.....	\$108,614 26

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Deposit account (contingent interest paid savings depositors).....	\$19 70

BANK COMMISSIONERS' EXAMINATION. (August 31, 1894.)

Resources.		Liabilities.	
Real estate.....	\$12,958 13	Capital paid up.....	\$95,000 00
Invested in stocks, bonds, and warrants.....	8,000 00	Reserve fund.....	5,000 00
Loans and discounts.....	225,264 00	Due depositors.....	250,922 18
Cash balances.....	12,350 99	Interest collected.....	10,091 26
Due from banks and bankers.....	104,387 97	Rents, exchange, etc.....	1,133 21
Furniture, fixtures, etc.....	1,500 00	Dividends unpaid.....	32 50
Expenses, taxes, etc.....	4,249 13	Profit and loss.....	7,027 92
Other assets.....	496 85		
Total resources.....	\$369,207 07	Total liabilities.....	\$369,207 07

DAIRYMEN'S BANK—VALLEY FORD. (Incorp. March 15, 1893.)

STATEMENT ON JANUARY 1ST.

HOLLIS HITCHCOCK, President.

H. M. LEBARON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$3,843 17	Capital paid in coin.....	\$49,950 00
Loans on real estate.....	33,080 00	Reserve fund.....	987 63
Loans on other securities (grain, etc.).....	3,450 00	Profit and loss and contingent fund.....	552 81
Loans on personal security.....	26,891 05	Due depositors.....	16,774 36
Overdrafts unsecured (solvent).....	5,440 06	Due banks and bankers.....	7,879 46
Money on hand.....	404 74		
Checks and other cash items.....	2,460 30		
Due from Bank of Tomales.....	95 00		
Expenses (including taxes).....	479 94		
Total resources.....	\$76,144 26	Total liabilities.....	\$76,144 26

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$49,950. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50, except 5 shares at \$10 each.

The names of the Directors, and number of shares of stock held by each, are as follows: Hollis Hitchcock, 200; A. P. Gaver, 130; Patrick Carroll, 110; J. D. Williams, 30; Sol. Lobenstein, 12. Total number of shares held by the Directors is 482 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma.....	\$30,280 00	\$50,000 00
Mendocino.....	500 00	1,000 00
Kings.....	300 00	1,000 00
State of Washington.....	2,000 00	3,600 00
Totals.....	\$33,080 00	\$55,600 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain.....	\$600 00	\$800 00
Dried apples.....	2,850 00	3,500 00
Totals.....	\$3,450 00	\$4,300 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises (including furniture and fixtures).....	\$3,843 17	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	28,568 53	Profit and loss and contingent fund.....	3,752 50
Loans on other securities.....	2,269 18	Due depositors.....	19,971 07
Loans on personal security and overdrafts.....	32,030 85	Due banks and bankers.....	519 63
Money on hand.....	4,528 80	State, county, or city money..	4,000 00
Due from banks and bankers..	5,857 82		
Expenses (including taxes paid).....	1,144 85		
Total resources	\$78,243 20	Total liabilities	\$78,243 20

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Hollis Hitchcock, 200; A. P. Gaver, 132; P. Carroll, 112; J. D. Williams, 30; Sol. Lobenstein, 12. Total number of shares held by the Directors is 486 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma.....	\$26,568 53	\$40,000 00
Whitman County, State of Washington.....	2,000 00	4,000 00
Totals	\$28,568 53	\$44,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Cattle and crops.....	\$2,269 18	\$4,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$5,448 91
Bank of Tomales.....	408 91
Total	\$5,857 82

BANK COMMISSIONERS' EXAMINATION. (September 18, 1894.)

Resources.		Liabilities.	
Bank premises.....	\$3,830 67	Capital paid up.....	\$40,530 00
Loans and discounts.....	50,575 13	Due depositors.....	15,663 14
Cash balances.....	2,263 11	Due banks and bankers.....	161 72
Due from banks and bankers..	59 28	Interest collected.....	1,526 30
Expenses, taxes, etc.....	1,152 97		
Total resources	\$57,881 16	Total liabilities	\$57,881 16

BANK OF VENTURA. (Incorp. September 19, 1874.)

STATEMENT ON JANUARY 1ST.

E. P. FOSTER, President.

J. A. WALKER, Cashier.

Resources.		Liabilities.	
Bank premises	\$27,000 00	Capital paid in coin	\$100,000 00
County warrants	180 00	Reserve fund	100,000 00
Loans on real estate	52,946 10	Profit and loss and contin-	
Loans on other securities		gent fund	12,174 29
(grain, etc.), and on personal		Due depositors	169,358 24
security	255,957 70	Due banks and bankers	3,298 22
Money on hand	28,935 76	State, county, or city money—	
Due from banks and bankers ..	60,906 57	J. F. Newby, City Tax Col-	
Furniture and fixtures	1,000 00	lector	2,305 45
		A. J. Bell, County Tax Col-	
		lector	15,760 10
		H. Clay, County Treasurer ..	24,029 83
Total resources	\$426,926 13	Total liabilities	\$426,926 13

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: E. P. Foster, 616; A. Bernheim, 420; J. A. Walker, 220; J. K. Gweis, 100; C. Williams, 30; J. H. Chaffee, 40. Total number of shares held by the Directors is 1,426 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura	\$52,946 10	\$110,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank, San Francisco	\$4,960 42
Farmers and Merchants Bank, Los Angeles	3,783 59
Los Angeles National Bank	20 53
Bank of Hueneme	8,893 32
J. P. Morgan & Co., New York	21,076 24
First National Bank, Chicago	20,010 78
First National Bank, Santa Barbara	2,161 69
Total	\$60,906 57

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$27,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	5,891 70	Reserve fund	100,000 00
County warrants	460 00	Profit and loss and contin-	
Loans on real estate	65,749 83	gent fund	17,647 02
Loans on stocks, bonds, and		Due depositors	215,075 34
warrants	262,883 01	State, county, or city money ..	14,951 19
Money on hand	37,721 62	Interest collected	1,275 78
Due from banks and bankers ..	48,300 12	Rents collected	100 00
Furniture and fixtures	1,000 00	Exchange collected	10 55
Expenses	53 60		
Total resources	\$449,059 88	Total liabilities	\$449,059 88

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: E. P. Foster, 616; A. Bernheim, 570; J. A. Walker, 220; J. K. Gweis, 100; C. Williams,

30; J. H. Chaffee, 40; C. G. Bartlett, 50. Total number of shares held by the Directors is 1,626 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Ventura	\$5,891 70	\$6,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura	\$65,749 83	\$120,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank, San Francisco	\$5,904 71
Farmers and Merchants Bank, Los Angeles	3,892 95
Los Angeles National Bank	768 16
Bank of Hueneme	531 48
J. P. Morgan & Co., New York	17,545 37
First National Bank, Chicago	17,954 16
First National Bank, Santa Barbara	597 68
First National Bank, Santa Paula	1,105 61
Total	\$48,300 12

BANK COMMISSIONERS' EXAMINATION. (May 25, 1895.)

Resources.		Liabilities.	
Bank premises	\$27,000 00	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	330 00	Reserve fund	116,136 42
Loans and discounts	319,828 08	Due depositors	194,540 18
Cash balances	33,665 92	Interest collected	597 49
Due from banks and bankers	54,715 96	Rents, exchange, etc.	110 48
Furniture, fixtures, etc.	1,000 00	State, county, or city money ..	25,203 44
Expenses, taxes, etc.	48 05		
Total resources	\$436,588 01	Total liabilities	\$436,588 01

PRODUCERS BANK—VISALIA. (Incorp. May 29, 1893.)

STATEMENT ON JANUARY 1ST.

W. F. THOMAS, President.

S. MITCHELL, Cashier.

Resources.		Liabilities.	
County warrants	\$1,120 55	Capital paid in coin	\$44,670 00
Loans on real estate	6,200 00	Reserve fund	1,376 05
Loans on bonds	5,000 00	Profit and loss and contingent fund	4,586 23
Loans on other securities (grain)	4,625 00	Due depositors	52,652 71
Loans on personal security and overdrafts	77,121 28	Due banks and bankers	1,780 13
Money on hand	12,956 03	State, county, or city money ..	30,723 31
Checks and other cash items (in transit)	2,537 28		
Due from banks and bankers ..	19,552 18		
Furniture and fixtures	3,640 00		
Expenses	2,859 54		
Taxes	176 57		
Total resources	\$135,788 43	Total liabilities	\$135,788 43

The amount of capital stock is \$250,000; amount subscribed is \$200,000; amount paid in coin is \$44,670. The total number of shares of stock issued is 1,489 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: Jasper Harrell, 100; W. F. Thomas, 50; G. S. Berry, 50; S. Mitchell, 50; Adolph Levis, 50; N. O. Bradley, 25; John Cutler, 10. Total number of shares held by the Directors is 335 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	\$6,200 00	\$10,000 00

AMOUNT LOANED ON BONDS AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Tule River Irrigation District bonds	\$10,000 00	\$5,000 00	\$8,000 00
County warrants	1,120 55	1,120 55	1,120 55
Totals	\$11,120 55	\$6,120 55	\$9,120 55

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
400 tons wheat in warehouse at Tulare	\$4,000 00	\$5,200 00
60 tons wheat in warehouse at Taurusa	625 00	780 00
Totals	\$4,625 00	\$5,980 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$10,035 67
Western National Bank, New York	817 65
Commercial National Bank, Chicago	1,100 67
Pioneer Bank, Porterville	617 83
Tulare County Bank, Tulare	212 05
Bank of Bakersfield	3 91
Farmers and Merchants Bank, Los Angeles	3,785 74
Farmers and Merchants Bank, Stockton	252 53
California State Bank, Sacramento	2,726 13
Total	\$19,552 18

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on real estate	\$6,200 00	Capital paid in coin	\$44,670 00
Loans on bonds and warrants	7,685 62	Reserve fund	2,926 17
Loans on personal security		Profit and loss and contin-	
and overdrafts	80,938 97	gent fund	4,297 70
Money on hand	9,841 01	Due depositors	50,290 08
Checks and other cash items		Due banks and bankers	2,438 68
(in transit)	5,686 95	State, county, or city money	18,000 00
Due from banks and bankers	5,872 06		
Furniture and fixtures	3,640 00		
Expenses	2,758 02		
Total resources	\$122,622 63	Total liabilities	\$122,622 63

The amount of capital stock is \$250,000; amount subscribed is \$200,000; amount paid in coin is \$44,670. The total number of shares of stock issued is 1,489 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: Jasper Harrell, 100; W. F. Thomas, 50; G. S. Berry, 50; S. Mitchell, 55; N. O. Bradley, 25; Adolph Levis, 50; John Cutler, 10. Total number of shares held by the Directors is 340 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	\$6,200 00	\$10,400 00

AMOUNT LOANED ON BONDS AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Tule River Irrigation District bonds.....	\$10,000 00	\$5,000 00	\$8,000 00
Tulare County warrants.....	2,685 62	2,685 62	2,685 62
Totals	\$12,685 62	\$7,685 62	\$10,685 62

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Western National Bank, New York	\$2,042 51
Commercial National Bank, Chicago.....	491 35
Farmers and Merchants Bank, Hanford	211 17
Tulare County Bank, Tulare	64 44
Farmers and Merchants Bank, Los Angeles.....	812 15
Farmers Bank, Fresno	519 90
Farmers and Merchants Bank, Stockton	1,182 66
California State Bank, Sacramento.....	85 89
First National Bank, Fresno	461 99
Total	\$5,872 06

BANK COMMISSIONERS' EXAMINATION. (March 22, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$2,644 86	Capital paid up.....	\$44,670 00
Loans and discounts.....	87,959 38	Reserve fund	1,376 05
Cash balances	11,276 63	Due depositors	51,755 79
Due from banks and bankers.....	22,389 55	Due banks and bankers.....	1,342 35
Furniture, fixtures, etc.....	3,640 00	Interest collected	1,988 99
Expenses, taxes, etc.....	1,045 12	Rents, exchange, etc.....	107 71
		Profit and loss.....	1,550 12
		Other liabilities.....	74
		State, county, or city money.....	26,163 79
Total resources	\$128,955 54	Total liabilities	\$128,955 54

BANK OF VISALIA. (Incorp. August 31, 1874.)

STATEMENT ON JANUARY 1ST.

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$11,744 66	Capital paid in coin.....	\$200,000 00
Real estate taken for debt	124,553 34	Reserve fund	100,000 00
United States bonds	5,465 62	Profit and loss and contingent fund.....	128,430 77
Miscellaneous bonds and stocks	11,523 22	Due depositors.....	130,754 33
County warrants	1,823 27	Due banks and bankers.....	10,337 67
Loans on real estate	214,600 05	Other liabilities (bills payable).....	20,000 00
Loans on personal security and overdrafts.....	227,014 00	State, county, or city money.....	41,000 00
Money on hand.....	25,221 50		
Checks and other cash items.....	446 43		
Due from banks and bankers.....	4,072 20		
Furniture and fixtures.....	1,850 00		
Other assets (collections in transit).....	2,208 48		
Total resources	\$630,522 77	Total liabilities	\$630,522 77

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 861; C. Burrel (estate of), 588; S. C. Brown, 70; C. J. Giddings, 40; J. D. Hyde, 22. Total number of shares held by the Directors is 1,581 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	\$108,349 91	\$125,000 00
Fresno	13,003 90	10,000 00
Kings	3,023 61	4,000 00
Santa Cruz	175 92	50 00
Totals	\$124,553 34	\$139,050 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	\$186,829 05	\$250,000 00
Kings	25,714 00	40,000 00
Fresno	980 00	2,000 00
Kern	1,077 00	1,500 00
Totals	\$214,600 05	\$293,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4 per cent bonds	\$5,000 00	\$5,465 62	\$6,000 00
19 Alta Irrigation District bonds	9,500 00	8,075 00	8,075 00
4 Tule River Irrigation District bonds	400 00	360 00	360 00
1¾ shares Consolidated People's Ditch Co. stock)		2,321 22	2,321 22
½ share Extension Ditch Co. stock			
28¾ shares Pleasant Valley Ditch Co. stock		767 00	767 00
Totals		\$16,988 84	\$17,523 22

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of Commerce, New York—	
United States bonds	\$5,465 62
Open account	561 19
Bank of Tulare	1,930 90
First National Bank, Los Angeles	957 42
First National Bank, Chicago	622 69
Total	\$9,537 82

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Sight and time drafts in process of collection	\$2,208 48	\$2,208 48

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$13,125 35	Capital paid in coin.....	\$200,000 00
Real estate taken for debt.....	136,012 96	Reserve fund.....	100,000 00
United States bonds.....	5,465 62	Profit and loss and contin-	
Miscellaneous bonds and		gent fund.....	134,032 02
stocks.....	11,873 22	Due depositors.....	146,955 92
County warrants.....	3,036 04	Due banks and bankers.....	11,804 68
Loans on real estate.....	186,736 00	Other liabilities (bills pay-	
Loans on personal security		able).....	10,000 00
and overdrafts.....	238,469 25	State, county, or city money.....	16,000 00
Money on hand.....	11,332 76		
Checks and other cash items.....	461 21		
Due from banks and bankers.....	6,433 62		
Furniture and fixtures.....	2,150 00		
Expenses.....	1,755 62		
Other assets.....	1,940 97		
Total resources.....	\$618,792 62	Total liabilities.....	\$618,792 62

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 861; W. J. Owen, 95; S. C. Brown, 70; J. D. Hyde, 22; C. J. Giddings, 40. Total number of shares held by the Directors is 1,088 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$118,648 13	\$125,000 00
Fresno.....	14,165 30	10,000 00
Kings.....	3,023 61	4,000 00
Santa Cruz.....	175 92	50 00
Totals.....	\$136,012 96	\$139,050 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare.....	\$160,745 00	\$250,000 00
Kings.....	24,914 00	40,000 00
Kern.....	1,077 00	1,500 00
Totals.....	\$186,736 00	\$291,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4 per cent bonds.....	\$5,000 00	\$5,465 62	\$6,000 00
19 Alta Irrigation District bonds.....	9,500 00	8,075 00	8,075 00
4 Tule River Irrigation District bonds.....	400 00	360 00	360 00
5 shares Producers Bank stock.....	500 00	150 00	150 00
1½ shares Consolidated People's Ditch Co. stock)		2,321 22	2,321 22
½ share Extension Ditch Co. stock)			
28¼ shares Pleasant Valley Ditch Co. stock.....		767 00	767 00
6 shares Modoc Ditch Co. stock.....		200 00	200 00
Totals.....		\$17,338 84	\$17,873 22

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of Commerce, New York (United States bonds).....	\$5,465 62
First National Bank, Chicago.....	2,482 21
First National Bank, Fresno.....	1,680 34
First National Bank, Los Angeles.....	395 65
Bank of Hanford.....	992 28
Bank of Tulare.....	883 14
Total.....	\$11,899 24

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Bank checks, etc., in transit for collection	\$1,940 97

BANK COMMISSIONERS' EXAMINATION. (March 22, 1895.)

Resources.		Liabilities.	
Bank premises	\$12,197 04	Capital paid up	\$200,000 00
Other real estate	136,005 46	Reserve fund	100,000 00
Invested in stocks, bonds, and warrants	18,594 69	Due depositors	112,047 97
Loans and discounts	415,575 29	Due banks and bankers	40,863 88
Cash balances	20,237 67	Interest collected	7,906 86
Due from banks and bankers	5,577 46	Rents, exchange, etc.	761 95
Furniture, fixtures, etc.	2,150 00	Profit and loss	126,713 36
Expenses, taxes, etc.	2,066 66	Other liabilities	110 25
Total resources	\$612,404 27	State, county, or city money ..	24,000 00
		Total liabilities	\$612,404 27

BANK OF WATSONVILLE. (Incorp. May 11, 1874.)

STATEMENT ON JANUARY 1ST.

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.		Liabilities.	
Bank premises	\$12,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	138,420 00	Reserve fund	25,000 00
Loans on personal security and overdrafts	46,403 44	Profit and loss and contingent fund	4,433 95
Money on hand	31,067 51	Due depositors	99,398 83
Due from banks and bankers ..	8,891 50	Due banks and bankers	3,949 67
Total resources	\$236,782 45	Dividends unpaid	4,000 00
		Total liabilities	\$236,782 45

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 90; H. S. Fletcher, 39; W. G. Hudson, 17½; Thomas Snodgrass, 100; Lucius Sanborn, 175; Owen Tuttle, 83; Edward White, 5. Total number of shares held by the Directors is 509½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$103,520 00	\$225,000 00
Monterey	32,400 00	75,000 00
San Benito	2,500 00	7,500 00
Totals	\$138,420 00	\$307,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Santa Cruz County, Santa Cruz	\$284 75
Bank of San José	709 40
Kountze Brothers, New York	7,164 03
First National Bank, San Francisco	733 32
Total	\$8,891 50

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$12,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	139,595 00	Reserve fund	25,000 00
Loans on personal security and overdrafts	52,090 06	Profit and loss and contingent fund	4,343 95
Money on hand	27,340 32	Due depositors	106,392 14
Due from banks and bankers	77,405 35	Due banks and bankers	65,072 55
Expenses	1,575 55	Collection and exchange	24 35
		Interest collected	9,173 29
Total resources	\$310,006 28	Total liabilities	\$310,006 28

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 90; H. S. Fletcher, 39; W. G. Hudson, 17½; L. Sanborn, 175; T. Snodgrass, 100; Owen Tuttle, 83; Edward White, 5. Total number of shares held by the Directors is 509½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$106,085 00	\$225,000 00
Monterey	31,010 00	75,000 00
San Benito	2,500 00	10,000 00
Totals	\$139,595 00	\$310,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Santa Cruz County, Santa Cruz	\$5,195 17
Bank of San José	4,598 37
First National Bank, San Francisco	49,590 93
Kountze Brothers, New York	18,020 88
Total	\$77,405 35

BANK COMMISSIONERS' EXAMINATION. (July 16, 1894.)

Resources.		Liabilities.	
Bank premises	\$12,000 00	Capital paid up	\$100,000 00
Loans and discounts	179,624 84	Reserve fund	25,000 00
Cash balances	24,789 32	Due depositors	104,262 93
Due from banks and bankers	42,317 47	Due banks and bankers	24,219 15
Expenses, taxes, etc.	19 95	Interest collected	72 45
		Dividends unpaid	1,100 00
		Profit and loss	4,097 05
Total resources	\$258,751 58	Total liabilities	\$258,751 58

PAJARO VALLEY BANK—WATSONVILLE.
(Incorp. May 25, 1888.)

STATEMENT ON JANUARY 1ST.

JOHN T. PORTER, President.

J. J. MOREY, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$20,958 07	Capital paid in coin.....	\$50,000 00
Real estate taken for debt....	1,200 00	Reserve fund.....	25,000 00
County warrants.....	926 73	Profit and loss and contin-	
Loans on real estate.....	46,500 75	gent fund.....	5,349 66
Loans on stocks, bonds, and		Due depositors.....	133,245 66
warrants.....	6,250 00	Due banks and bankers.....	508 52
Loans on other securities		Dividends unpaid.....	20 00
(grain, etc.).....	975 00		
Loans on personal security			
and overdrafts.....	98,844 68		
Money on hand.....	29,109 20		
Checks and other cash items..	476 50		
Due from banks and bankers..	8,673 26		
Other assets (judgment).....	209 65		
Total resources.....	\$214,123 84	Total liabilities.....	\$214,123 84

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Porter, 490; W. R. Porter, 175; A. B. Chalmers, 120; Frank Mauk, 85; P. McAllister, 55; Peter Cox, 50; N. A. Uhren, 50; T. Sheehy, 25; F. Ceschi, 25. Total number of shares held by the Directors is 1,075 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey.....	\$1,200 00	\$1,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz.....	\$17,200 75	\$40,000 00
Monterey.....	28,300 00	50,000 00
San Benito.....	1,000 00	3,000 00
Totals.....	\$46,500 75	\$93,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
33 Sunset Irrigation District bonds.....	\$16,500 00	\$3,000 00	\$10,000 00
215 shares Pajaro Valley Bank stock.....	4,300 00	3,250 00	6,450 00
Totals.....	\$20,800 00	\$6,250 00	\$16,450 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat and beans in warehouse.....	\$975 00	\$1,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Watsonville	\$1,093 15
City Bank, Santa Cruz	102 52
Farmers and Merchants Bank, Hollister	275 28
First National Bank, San José	382 01
Fourth National Bank, New York	1,650 81
London, Paris, and American Bank, San Francisco	2,956 29
Salinas City Bank	692 87
Union National Bank, Chicago	1,520 33
Total	<u>\$8,673 26</u>

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$20,958 07	Capital paid in coin	\$50,000 00
Real estate taken for debt	7,954 65	Reserve fund	25,000 00
County warrants	591 49	Profit and loss and contin-	
Loans on real estate	36,305 00	gent fund	2,682 03
Loans on stocks, bonds, and		Due depositors	112,224 49
warrants	9,200 00	Due banks and bankers	18,009 05
Loans on personal security		Dividends unpaid	130 00
and overdrafts	107,888 67	Other liabilities (interest col-	
Money on hand	20,159 55	lected)	4,460 22
Checks and other cash items	641 30	Rents collected	236 00
Due from banks and bankers	6,721 21		
Expenses	1,927 58		
Taxes	394 27		
Total resources	<u>\$212,741 79</u>	Total liabilities	<u>\$212,741 79</u>

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Porter, 492; P. McAllister, 55; W. R. Porter, 175; A. B. Chalmers, 120; F. Mauk, 85; P. Cox, 50; N. A. Uhren, 50; T. Sheehy, 25; F. Ceschi, 25. Total number of shares held by the Directors is 1,077 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey	\$7,954 65	\$9,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$21,880 00	\$40,000 00
Monterey	13,425 00	30,000 00
San Benito	1,000 00	2,000 00
Totals	<u>\$36,305 00</u>	<u>\$72,000 00</u>

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
195 shares Pajaro Valley Bank stock	\$3,900 00	\$3,100 00	\$5,000 00
80 shares Wohrliet-Cornett Co. stock	8,000 00	3,400 00	5,000 00
15 Sunset Irrigation District bonds	7,500 00	2,700 00	3,750 00
Totals	<u>\$19,400 00</u>	<u>\$9,200 00</u>	<u>\$13,750 00</u>

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Watsonville	\$842 60
Bank of Santa Cruz County, Santa Cruz	274 32
Farmers and Merchants Bank, Hollister	20 77
First National Bank, San José	186 15
Fourth National Bank, New York	442 94
London, Paris, and American Bank, San Francisco	1,969 19
Salinas City Bank	938 76
Union National Bank, Chicago	2,046 48
Total	\$6,721 21

BANK COMMISSIONERS' EXAMINATION. (July 16, 1894.)

Resources.		Liabilities.	
Bank premises	\$20,943 07	Capital paid up	\$50,000 00
Other real estate	1,200 00	Due depositors	115,325 93
Invested in stocks, bonds, and warrants	580 11	Due banks and bankers	350 87
Loans and discounts	136,275 56	Interest collected	177 55
Cash balances	28,556 37	Rents, exchange, etc.	52 50
Due from banks and bankers ..	4,987 57	Dividends unpaid	522 50
Expenses, taxes, etc.	80 33	Profit and loss	26,357 17
Other assets	209 65	Other liabilities	46 14
Total resources	\$192,832 66	Total liabilities	\$192,832 66

FARMERS BANK—WHEATLAND. (Incorp. October 22, 1874.)

STATEMENT ON JANUARY 1ST.

J. M. C. JASPER, President.

WM. LUMBARD, Cashier.

Resources.		Liabilities.	
Bank premises	\$6,463 30	Capital paid in coin	\$38,375 00
Loans on real estate	28,885 00	Profit and loss and contin-	
Loans on personal security and overdrafts	130,309 97	gent fund	55,421 54
Money on hand	4,299 25	Due depositors	86,147 32
Checks and other cash items ..	2,434 95		
Due from banks and bankers ..	6,817 69		
Furniture and fixtures	733 70		
Total resources	\$179,943 86	Total liabilities	\$179,943 86

The amount of capital stock is \$250,000; amount subscribed is \$153,500; amount paid in coin is \$38,375. The total number of shares of stock issued is 1,535 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: S. D. Wood, 70; A. W. Oakley, 208; J. F. Baun, 20; J. M. C. Jasper, 431; Daniel Fraser, 123. Total number of shares held by the Directors is 852 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Placer	\$16,000 00	\$35,000 00
Yuba	12,885 00	27,500 00
Totals	\$28,885 00	\$62,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco	\$3,875 90
National Bank of D. O. Mills & Co., Sacramento	2,941 79
Total	<u>\$6,817 69</u>

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$6,463 30	Capital paid in coin	\$38,375 00
Real estate taken for debt	800 00	Profit and loss and contin-	
Loans on real estate	33,687 50	gent fund	56,540 01
Loans on personal security and		Due depositors	81,026 32
overdrafts	127,192 18		
Money on hand	4,130 15		
Checks and other cash items	740 81		
Due from banks and bankers	894 19		
Furniture and fixtures	733 70		
Expenses	1,299 50		
Total resources	<u>\$175,941 33</u>	Total liabilities	<u>\$175,941 33</u>

The amount of capital stock is \$250,000; amount subscribed is \$153,500; amount paid in coin is \$38,375. The total number of shares of stock issued is 1,535 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: S. D. Wood, 70; J. F. Baun, 20; J. M. C. Jasper, 431; Dan'l Fraser, 123; A. W. Oakley, 208. Total number of shares held by the Directors is 852 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yuba	\$800 00	\$1,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Placer	\$16,000 00	\$30,000 00
Yuba	17,687 50	80,000 00
Totals	<u>\$33,687 50</u>	<u>\$110,000 00</u>

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco	\$772 99
National Bank of D. O. Mills & Co., Sacramento	121 20
Total	<u>\$894 19</u>

BANK COMMISSIONERS' EXAMINATION. (April 30, 1895.)

Resources.		Liabilities.	
Bank premises	\$7,197 00	Capital paid up	\$38,375 00
Loans and discounts	156,066 84	Reserve fund	55,385 34
Cash balances	7,296 63	Due depositors	50,580 39
Due from banks and bankers	2,591 80	Due banks and bankers	29,000 00
Expenses, taxes, etc.	890 15	Interest collected	680 34
		Rents, exchange, etc.	21 35
Total resources	<u>\$174,042 42</u>	Total liabilities	<u>\$174,042 42</u>

BANK OF WHITTIER. (Incorp. November 26, 1894.)

STATEMENT ON JUNE 17TH.

J. M. C. MARBLE, President.

W. HADLEY, Cashier.

Resources.		Liabilities.	
Loans on stocks, bonds, and warrants	\$3,600 00	Capital paid in coin	\$4,850 00
Loans on personal security and overdrafts	7,352 45	Profit and loss and contingent fund	452 58
Money on hand	6,066 95	Due depositors	27,533 28
Checks and other cash items ..	2,794 02		
Due from banks and bankers ..	12,187 16		
Furniture and fixtures	263 42		
Expenses	571 86		
Total resources	\$32,835 86	Total liabilities	\$32,835 86

The amount of capital stock is \$25,000; amount subscribed is \$6,000; amount paid in coin is \$4,850.

The names of the Directors, and number of shares of stock held by each, are as follows: J. M. C. Marble, 20; W. J. Hole, 10; Peter Crook, 20; T. E. Newlin, 10; W. Hadley, 4. Total number of shares held by the Directors is 64 shares; value, \$50 each.

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
80 shares National Bank of California (Los Angeles) stock	\$8,000 00	\$3,600 00	\$8,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of California, Los Angeles	\$2,105 56
Bankers National Bank, Chicago	10,081 60
Total	\$12,187 16

BANK OF WILLIAMS. (Incorp. June 17, 1892.)

STATEMENT ON JANUARY 1ST.

J. C. STOVALL, President.

W. E. STREET, Cashier.

Resources.		Liabilities.	
County warrants	\$24 50	Capital paid in coin	\$200,000 00
Loans on real estate	100,893 13	Profit and loss and contingent fund	17,255 66
Loans on other securities (grain)	2,040 00	Due depositors	96,786 37
Loans on personal security and overdrafts	88,586 24		
Money on hand	14,317 85		
Checks and other cash items ..	50 52		
Due from banks and bankers ..	105,247 70		
Expenses	2,044 53		
Taxes	546 70		
Other assets	290 86		
Total resources	\$314,042 03	Total liabilities	\$314,042 03

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. C. Stovall, 20; J. F. Fouch, 10; J. M. Stovall, 10; J. Wilcoxson, 1,240; J. W. Crutcher, 10; J. F. H. Forbes, 10; Mrs. Josephine Smith, 10. Total number of shares held by the Directors is 1,310 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Colusa	\$86,393 13	\$170,000 00
Glenn	14,500 00	30,000 00
Totals	\$100,893 13	\$200,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Colusa county warrants	\$24 50	\$24 50	\$24 50

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse	\$2,040 00	\$2,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Crocker-Woolworth National Bank, San Francisco	\$77,262 12
National Bank of D. O. Mills & Co., Sacramento	10,262 32
Fourth National Bank, New York	5,766 45
Bank of Woodland	4,356 16
Colusa County Bank, Colusa	7,589 85
Interior collections	10 80
Total	\$105,247 70

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Taxes, costs, etc., advanced	\$290 86	\$290 86

STATEMENT ON JUNE 17TH.

GEO. H. WILCOXSON, President.

W. E. STREET, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$98,076 73	Capital paid in coin	\$200,000 00
Loans on other securities (grain)	189 55	Profit and loss and contingent fund	21,372 99
Loans on personal security and overdrafts	90,420 18	Due depositors	102,630 48
Money on hand	18,314 20		
Checks and other cash items	88 80		
Due from banks and bankers	111,350 79		
Expenses	3,586 68		
Taxes	1,039 33		
Other assets	937 21		
Total resources	\$324,003 47	Total liabilities	\$324,003 47

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Wilcoxson, 50; Geo. H. Wilcoxson, 80; J. C. Stovall, 20; J. M. Stovall, 10; J. F. H. Forbes, 10; J. F. Fouch, 10; Kate L. Stephens, 40. Total number of shares held by the Directors is 220 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Colusa	\$77,426 73	\$146,000 00
Glenn	20,650 00	49,000 00
Totals	\$98,076 73	\$195,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Barley in warehouse	\$189 55	\$225 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Crocker-Woolworth National Bank, San Francisco	\$75,729 95
National Bank of D. O. Mills & Co., Sacramento	11,029 80
Fourth National Bank, New York	14,749 75
Bank of Woodland	3,527 83
Colusa County Bank, Colusa	6,243 46
Sundry interior collections	70 00
Total	\$111,350 79

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Taxes, costs, etc., advanced	\$937 21	\$973 21

BANK COMMISSIONERS' EXAMINATION. (January 10, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$24 50	Capital paid up	\$200,000 00
Loans and discounts	189,637 14	Due depositors	94,490 78
Cash balances	16,214 51	Interest collected	6,442 25
Due from banks and bankers	103,278 28	Rents, exchange, etc.	181 31
Expenses, taxes, etc.	2,595 73	Profit and loss	10,926 21
Other assets	290 86	Other liabilities	47
Total resources	\$312,041 02	Total liabilities	\$312,041 02

BANK OF WILLOWS. (Incorp. September 1, 1881.)

STATEMENT ON JANUARY 1ST.

W. P. HARRINGTON, President.

B. H. BURTON, Cashier.

Resources.		Liabilities.	
Bank premises	\$17,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	26,111 72	Reserve fund	60,000 00
Miscellaneous stocks	36,436 75	Profit and loss and contin-	
County warrants	1,626 40	gent fund	44,915 23
Loans on real estate	232,902 36	Due depositors	161,576 93
Loans on stocks and bonds	7,707 18	Due banks and bankers	12,790 83
Loans on personal security		Other liabilities	1,897 85
and overdrafts	313,397 34	State, county, or city money ..	21,500 00
Money on hand	37,816 65	Bills payable	75,000 00
Due from banks and bankers ..	1,689 57		
Furniture and fixtures	2,000 00		
Cash items and drafts for col-			
lection	992 87		
Total resources	\$677,680 84	Total liabilities	\$677,680 84

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Harrington, 123; W. F. Goad, 211½; George Hagar, 221½; John Boggs, 251½; Milton French, 525; P. H. Green, 100; B. H. Burton, 75. Total number of shares held by the Directors is 1,507½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Glenn	\$26,111 72	\$26,111 72

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Glenn	\$232,902 36	\$300,000 00
Colusa	3,500 00	4,000 00
Totals	\$236,402 36	\$304,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Willows Warehouse Association stock	\$26,000 00	\$26,000 00	\$30,000 00
Willows Water and Light Co. stock	10,000 00	8,000 00	6,000 00
Willows Agricultural Society stock	3,400 00	2,436 75	2,436 75
Totals	\$39,400 00	\$36,436 75	\$38,436 75

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Central Irrigation District bonds	\$8,500 00	\$6,457 18	\$7,650 00
Willows Water and Light Co. stock	4,000 00	1,250 00	2,400 00
Totals	\$12,500 00	\$7,707 18	\$10,050 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of D. O. Mills & Co., Sacramento	\$1,277 43
American Exchange National Bank, New York	412 14
Total	\$1,689 57

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$17,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	26,111 72	Reserve fund	60,000 00
Miscellaneous stocks	36,936 75	Profit and loss and contin-	
County warrants	1,452 50	gent fund	33,400 36
Loans on real estate	232,902 36	Due depositors	161,520 08
Loans on stocks and bonds	7,707 18	Due banks and bankers	48,392 35
Loans on personal security		State, county, or city money	12,085 84
and overdrafts	349,223 86	Bills payable	76,000 00
Money on hand	17,569 06	Other liabilities	1,933 91
Checks and other cash items	1,618 21		
Due from American Exchange			
National Bank, New York	645 73		
Furniture and fixtures	2,000 00		
Expenses	40 65		
Other assets (interest account)	124 52		
Total resources	\$693,332 54	Total liabilities	\$693,332 54

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Harrington, 123; W. F. Goad, 211½; Geo. Hagar, 221½; John Boggs, 251½; Milton French, 525; P. H. Green, 100; B. H. Burton, 75. Total number of shares held by the Directors is 1,507½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Glenn	\$26,111 72	\$26,111 72

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Glenn	\$229,402 36	\$275,000 00
Colusa	3,500 00	4,000 00
Totals	\$232,902 36	\$279,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Willows Warehouse Association stock	\$26,000 00	\$26,000 00	\$30,000 00
Willows Water and Light Co. stock	10,000 00	8,000 00	6,000 00
Willows Agricultural Society stock	3,800 00	2,936 75	3,500 00
Totals	\$39,800 00	\$36,936 75	\$39,500 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Central Irrigation District bonds	\$8,500 00	\$6,457 18	\$7,650 00
Willows Water and Light Co. stock	4,000 00	1,250 00	2,400 00
Totals	\$12,500 00	\$7,707 18	\$10,050 00

* BANK COMMISSIONERS' EXAMINATION. (January 8, 1895.)

Resources.		Liabilities.	
Bank premises	\$17,000 00	Capital paid up	\$300,000 00
Other real estate	26,111 72	Reserve fund	60,000 00
Invested in stocks, bonds, and warrants	37,995 90	Due depositors	166,625 94
Loans and discounts	556,292 79	Public money	28,000 00
Cash balances	36,720 90	Due banks and bankers	84,495 64
Due from banks and bankers	2,399 56	Interest collected	1,476 63
Furniture, fixtures, etc.	2,000 00	Rents, exchange, etc.	23 18
Expenses, taxes, etc.	99 60	Dividends unpaid	3,186 00
		Profit and loss	32,915 23
		Other liabilities	1,897 85
Total resources	\$678,620 47	Total liabilities	\$678,620 47

BANK OF WINTERS. (Incorp. November 6, 1885.)

STATEMENT ON JANUARY 1ST.

S. K. BAKER, President.

J. H. WRIGHT, Cashier.

Resources.		Liabilities.	
Bank premises	\$7,000 00	Capital paid in coin	\$94,000 00
Miscellaneous stocks	422 33	Reserve fund	10,700 00
County warrants	400 00	Profit and loss and contin-	
Loans on real estate	56,767 47	gent fund	6,634 51
Loans on other securities	7,220 52	Due depositors	38,129 04
Loans on personal security		Due banks and bankers	56 35
and overdrafts	41,711 03	Dividends unpaid	130 00
Money on hand	13,002 13		
Due from banks and bankers	22,021 17		
Furniture and fixtures	1,000 00		
School warrants	105 25		
Total resources	\$149,649 90	Total liabilities	\$149,649 90

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$94,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$94.

The names of the Directors, and number of shares of stock held by each, are as follows: S. K. Baker, 50; H. Seaman, 164; M. O. Wyatt, 25; M. Kahn, 300; W. H. Robinson, 5. Total number of shares held by the Directors is 544 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Yolo	\$29,234 79	\$70,000 00
Solano	27,482 68	42,250 00
Totals	\$56,767 47	\$112,250 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Grangers Warehouse Association stock	\$550 00	\$422 33	\$550 00
Yolo County road district warrant	400 00	400 00	400 00
School district warrants	105 25	105 25	105 25
Totals	\$1,055 25	\$927 58	\$1,055 25

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
17 tons barley in warehouse	\$170 00	\$200 00
50 shares bank stock	5,909 88	5,915 00
8 work horses, plows, cultivators, harrows, wagons, and fruit-		
drying trays	387 31	800 00
6 work mules and harness	553 32	600 00
8 tons dried prunes	200 00	400 00
Totals	\$7,220 51	\$7,915 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$20,451 21
Bank of Woodland	1,078 61
Sight exchange	491 35
Total	\$22,021 17

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$7,000 00	Capital paid in coin	\$94,000 00
Miscellaneous stocks	422 30	Reserve fund	11,100 00
County school warrants	25 00	Profit and loss and contin-	
Loans on real estate	59,072 94	gent fund	389 51
Loans on stocks	5,610 08	Due depositors	35,251 85
Loans on other securities	2,440 63	Due banks and bankers	56 35
Loans on personal security		Dividends unpaid	120 00
and overdrafts	41,635 30	Exchange	34 10
Money on hand	9,591 58	Interest	2,824 00
Due from banks and bankers	15,771 81	Other liabilities (cash varia-	
Furniture and fixtures	1,000 00	tions)	3 21
Expenses	1,007 50		
Taxes	201 88		
Total resources	\$143,779 02	Total liabilities	\$143,779 02

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$94,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$94.

The names of the Directors, and number of shares of stock held by each, are as follows : M. Kahn, 300; H. Seaman, 164; S. K. Baker, 50; M. O. Wyatt, 25; W. H. Robinson, 5. Total number of shares held by the Directors is 544 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Yolo	\$31,590 26	\$75,100 00
Solano	27,482 68	42,250 00
Totals	\$59,072 94	\$117,350 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Grangers Warehouse Association stock	\$550 00	\$422 33	\$550 00
School district warrant	25 00	25 00	25 00
Totals	\$575 00	\$447 33	\$575 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
50 shares bank stock	\$5,000 00	\$5,610 08	\$5,915 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
8 horses, plows, wagons, cultivators, and fruit trays	\$387 31	\$800 00
6 mules and harness	553 32	600 00
210 acres wheat	1,500 00	2,100 00
Totals	\$2,440 63	\$3,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$12,779 12
Bank of Woodland	1,514 98
Sight exchange	1,477 71
Total	\$15,771 81

BANK COMMISSIONERS' EXAMINATION. (January 22, 1895.)

Resources.		Liabilities.	
Bank premises	\$7,000 00	Capital paid up	\$94,000 00
Invested in stocks, bonds, and warrants	977 33	Reserve fund	11,100 00
Loans and discounts	103,799 12	Due depositors	43,156 53
Cash balances	11,467 11	Due banks and bankers	56 35
Due from banks and bankers	25,772 18	Interest collected	153 06
Furniture, fixtures, etc.	1,000 00	Rents, exchange, etc.	6 01
Expenses, taxes, etc.	86 72	Dividends unpaid	1,396 00
		Profit and loss	234 51
Total resources	\$150,102 46	Total liabilities	\$150,102 46

BANK OF WOODLAND. (Incorp. November, 1868.)

STATEMENT ON JANUARY 1ST.

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.		Liabilities.	
Bank premises and furniture ..	\$30,000 00	Capital paid in coin	\$962,100 00
Real estate taken for debt, and old bank building	88,942 50	Reserve fund	231,650 00
School orders	330 48	Profit and loss and contingent fund	76,123 29
City warrants	200 35	Due depositors	298,735 20
County warrants	16 71	Due banks and bankers (deposits)	5,431 69
Loans on real estate	812,086 49	State, county, or city money ..	50,625 30
Loans on stocks, bonds, and warrants	8,998 78		
Loans on other securities (grain)	67,356 30		
Loans on personal security and overdrafts	393,948 37		
Money on hand	96,626 10		
Checks and other cash items ..	480 21		
Due from banks and bankers ..	122,591 30		
Other assets	3,137 89		
Total resources	\$1,624,715 48	Total liabilities	\$1,624,715 48

The amount of capital stock is \$1,000,000; amount subscribed is \$962,100; amount paid in coin is \$962,100. The total number of shares of stock issued is 9,621 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Stephens, 4,234; L. D. Stephens, 455; F. S. Freeman, 10; C. Nelson, 220; J. Hollingsworth, 38; H. Fredericks, 209; J. H. Harlan, 173. Total number of shares held by the Directors is 5,339 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Solano	\$21,578 60	\$21,578 60
Yolo	51,319 25	51,319 25
Colusa	16,044 65	16,044 65
Totals	\$88,942 50	\$88,942 50

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Yolo	\$727,964 94	\$1,250,000 00
Fresno	21,542 70	25,000 00
Glenn	27,000 00	30,000 00
Colusa	11,578 85	25,000 00
Shasta	12,000 00	20,000 00
Tehama	12,000 00	38,000 00
Totals	\$812,086 49	\$1,388,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
City warrants	\$202 75	\$200 35	\$202 75
County warrants	39 50	16 71	39 50
School orders	365 00	330 48	365 00
Totals	\$607 25	\$547 54	\$607 25

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
50 shares Woodland Building and Loan Association stock	\$1,200 00	\$250 00	\$1,200 00
4 Fresno Flume and Irrigation Co. bonds	4,000 00	2,500 00	3,600 00
140 shares Bank of Yolo stock	14,000 00	5,000 00	14,000 00
95 shares Willows Land and Improvement Co. stock	9,500 00	1,050 78	4,750 00
Woodland School District warrants	100 00	98 00	100 00
3 shares Bank of St. Helena stock	270 00	100 00	270 00
Totals	\$29,070 00	\$8,998 78	\$23,920 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for wheat and barley	\$67,356 30	\$88,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco	\$34,027 92
Crocker-Woolworth National Bank, San Francisco	32,545 26
National Bank of D. O. Mills & Co., Sacramento	27,239 56
California State Bank, Sacramento	9,067 33
National Park Bank, New York	19,705 23
Interior collections	6 00
Total	\$122,591 30

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Accounts in process of collection	\$3,137 89	\$3,137 89

STATEMENT ON JUNE 17TH.

Resources.	Liabilities.
Bank premises, furniture, and fixtures	Capital paid in coin
Real estate taken for debt, and old bank building	Reserve fund
City warrants	Profit and loss
Loans on real estate	Due depositors (individuals)
Loans on stocks, bonds, and warrants	Due banks and bankers (deposits)
Loans on other securities (grain, etc.)	Other liabilities (certified checks)
Loans on personal security and overdrafts	State, county, or city money
Money on hand	
Checks and other cash items	
Due from banks and bankers	
Expenses	
Other assets	
Total resources	Total liabilities

The amount of capital stock is \$1,000,000; amount subscribed is \$962,100; amount paid in coin is \$962,100. The total number of shares of stock issued is 9,621 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Stephens, 4,234; F. S. Freeman, 10; L. D. Stephens, 455; C. Nelson, 220; J. Hollingsworth, 38; J. H. Harlan, 173; H. Fredericks, 209. Total number of shares held by the Directors is 5,339 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	(Exclusive of bank premises.)	
	Cost on Books.	Market Value.
Yolo.....	\$37,707 48	\$37,707 48
Solano.....	19,018 56	19,018 56
Colusa.....	11,633 77	11,633 77
Totals.....	\$68,359 81	\$68,359 81

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Yolo.....	\$721,103 31	\$1,250,000 00
Shasta.....	12,000 00	20,000 00
Colusa.....	12,300 00	25,000 00
Glenn.....	27,000 00	30,000 00
Fresno.....	27,865 79	27,865 79
Lake.....	1,700 00	2,500 00
Tehama.....	16,865 88	30,000 00
Totals.....	\$818,834 98	\$1,385,365 79

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Woodland city warrants.....	\$293 30	\$285 09	\$285 09

AMOUNT LOANED ON STOCKS AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
3 shares Bank of St. Helena stock.....	\$270 00	\$100 00	\$270 00
75 shares Willows Land and Improvement Co. stock.....	7,500 00	500 00	3,750 00
20 shares Willows Land and Improvement Co. stock.....	2,000 00	300 78	1,000 00
100 shares Bank of Yolo and 10 shares Bank of Woodland stock.....	11,000 00	10,000 00	11,000 00
10 shares Farmers and Merchants Bank stock.....	400 00	150 00	400 00
100 shares Farmers and Merchants Bank stock.....	4,000 00	1,100 00	4,000 00
Yolo County school order.....	42 50	40 00	42 50
Totals.....	\$25,212 50	\$12,190 78	\$20,462 50

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse.....	\$8,045 56	\$10,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco.....	\$38,023 55
Crocker-Woolworth National Bank, San Francisco.....	31,341 76
National Bank of D. O. Mills & Co., Sacramento.....	26,926 28
California State Bank, Sacramento.....	9,622 49
National Park Bank, New York.....	36,003 74
Total.....	\$141,917 82

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Accounts in process of collection.....	\$3,137 89	\$3,137 89

BANK COMMISSIONERS' EXAMINATION. (July 28, 1894.)

Resources.		Liabilities.	
Bank premises	\$21,500 00	Capital paid up	\$962,000 00
Other real estate	67,823 55	Reserve fund	231,650 00
Loans and discounts	1,304,759 86	Due depositors	266,203 88
Cash balances	62,402 40	Due banks and bankers	3,518 92
Due from banks and bankers	76,030 92	Interest collected	12,652 03
Furniture, fixtures, etc.	2,500 00	Rents, exchange, etc.	183 77
Expenses, taxes, etc.	689 42	Profit and loss	60,991 32
Other assets	1,495 30	Other liabilities	1 53
Total resources	\$1,537,201 45	Total liabilities	\$1,537,201 45

BANK OF YOLO—WOODLAND. (Incorp. January 27, 1883.)

STATEMENT ON JANUARY 1ST.

W. W. BROWNELL, President.

C. W. BUSH, Cashier.

Resources.		Liabilities.	
Bank premises	\$7,110 10	Capital paid in coin	\$300,000 00
Real estate taken for debt	4,213 22	Reserve fund	180,000 00
Miscellaneous stocks	2,320 30	Profit and loss and contin-	
Loans on real estate	250,927 79	gent fund	31,688 16
Loans on stocks	33,500 00	Due depositors	172,881 40
Loans on other securities		Due banks and bankers	6,612 02
(grain)	7,852 65	Other liabilities (county war-	
Loans on personal security		rants)	2 55
and overdrafts	371,495 40	State, county, or city money ..	43,411 34
Money on hand	26,128 80		
Checks and other cash items ..	1,825 55		
Due from banks and bankers ..	9,579 23		
Furniture and fixtures	8,274 74		
Expenses	7,703 06		
Taxes	3,664 63		
Total resources	\$734,595 47	Total liabilities	\$734,595 47

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. W. Brownell, 100; Benjamin Peart, 50; A. D. Porter, 178; A. W. Gable, 100; E. R. Lowe, 60; R. W. Browning, 100; D. N. Hershey, 100; Chas. F. Reed, 35; T. L. Baird, 69. Total number of shares held by the Directors is 792 shares.*

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Yolo	\$4,213 22	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Placer	\$25,000 00	\$30,000 00
Tehama	6,400 00	6,400 00
Solano	4,250 00	6,000 00
Yolo	207,277 79	320,000 00
Elko, Nevada	8,000 00	30,000 00
Totals	\$250,927 79	\$392,400 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Consolidated Electric Light, Gas, and Power Co. stock	\$2,500 00	\$2,320 30	\$2,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Bank of Yolo stock	\$20,000 00	\$25,050 00	\$31,400 00
Bank of Woodland stock	3,800 00	3,000 00	4,370 00
Consolidated Electric Light, Gas, and Power Co. stock	4,000 00	4,000 00	4,000 00
Yolo County Land and Improvement Co. stock	2,700 00	2,700 00	2,700 00
Woodland Improvement Co. stock	2,750 00	2,750 00	2,750 00
Willows Land and Improvement Co. stock	11,616 00	9,700 00	11,616 00
Totals	\$44,866 00	\$47,200 00	\$56,836 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse (922,173 lbs. @ 75c.)	\$7,852 65	\$6,916 30

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$445 11
National Bank of D. O. Mills & Co., Sacramento	7,113 85
Laidlaw & Co., New York	1,345 75
First National Bank, Chicago	539 35
Interior California banks	135 17
Total	\$9,579 23

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$8,910 10	Capital paid in coin	\$300,000 00
Real estate taken for debt	2,413 22	Reserve fund	180,000 00
Miscellaneous stocks	2,320 30	Profit and loss and contin-	
Loans on real estate	297,513 33	gent fund	18,834 74
Loans on stocks	47,573 10	Due depositors	191,264 13
Loans on other securities		Due banks and bankers	10,540 04
(grain)	5,461 18	Dividends unpaid	120 00
Loans on personal security		State, county, or city money ..	26,946 00
and overdrafts	298,321 95		
Money on hand	35,177 50		
Checks and other cash items ..	345 50		
Due from banks and bankers ..	17,892 18		
Furniture and fixtures	8,274 74		
Expenses	3,435 58		
Taxes	66 23		
Total resources	\$727,704 91	Total liabilities	\$727,704 91

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. W. Brownell, 100; B. Peart, 50; A. D. Porter, 178; A. W. Gable, 100; E. R. Lowe, 60; R. W. Browning, 100; D. N. Hershey, 100; C. F. Reed, 35; T. L. Baird, 69. Total number of shares held by the Directors is 792 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yolo	\$2,413 22	\$2,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Placer	\$25,000 00	\$30,000 00
Tehama	6,400 00	6,400 00
Solano	4,250 00	6,000 00
Yolo	253,863 33	300,000 00
Elko, Nevada	8,000 00	20,000 00
Totals	\$297,513 33	\$362,400 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Consolidated Electric Light, Gas, and Power Co. stock	\$2,500 00	\$2,320 30	\$2,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Bank of Yolo stock	\$20,500 00	\$29,423 10	\$30,750 00
Bank of Woodland stock	3,800 00	3,000 00	4,370 00
Willows Land and Improvement Co. stock	2,750 00	2,750 00	2,750 00
Yolo County Land and Improvement Co. stock	2,700 00	2,700 00	2,700 00
Woodland Improvement Co. stock	9,700 00	9,700 00	9,700 00
Totals	\$39,450 00	\$47,573 10	\$50,270 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse	\$7,108 15	\$5,461 18

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$10,519 57
National Bank of D. O. Mills & Co., Sacramento	3,856 24
Laidlaw & Co., New York	2,187 13
First National Bank, Chicago	499 01
Interior county banks (collections)	830 23
Total	\$17,892 18

BANK COMMISSIONERS' EXAMINATION. (July 30, 1894.)

Resources.		Liabilities.	
Bank premises	\$12,110 10	Capital paid up	\$300,000 00
Loans and discounts	711,796 20	Reserve fund	180,000 00
Cash balances	22,246 91	Due depositors	272,274 14
Due from banks and bankers	3,275 90	Due banks and bankers	1,291 87
Furniture, fixtures, etc.	8,274 74	Interest collected	2,619 00
Expenses, taxes, etc.	3,951 45	Rents, exchange, etc.	189 84
Other assets	270 40	Dividends unpaid	404 00
		Profit and loss	4,950 00
		Other liabilities	196 85
Total resources	\$761,925 70	Total liabilities	\$761,925 70

FARMERS AND MERCHANTS BANK—WOODLAND. (Incorp. September 28, 1892.)

STATEMENT ON JANUARY 1ST.

D. N. HERSHEY, President.

M. O. HARLING, Cashier.

Resources.		Liabilities.	
Bank premises	\$64,729 59	Capital paid in coin	\$146,600 00
County school warrants	528 50	Profit and loss and contin-	
Loans on real estate	20,650 00	gent fund	1,000 00
Loans on stocks	4,000 00	Due depositors	28,554 65
Loans on other securities	1,000 00	Rents, interest, and exchange	3,941 81
Loans on personal security	28,115 00	State and county money	11,738 20
Money on hand	27,116 20	City money	1,419 52
Checks and other cash items	654 51		
Due from banks and bankers	32,524 28		
Furniture and fixtures	8,677 60		
Expenses	3,357 58		
Taxes	1,900 92		
Total resources	\$193,254 18	Total liabilities	\$193,254 18

The amount of capital stock is \$500,000; amount subscribed is \$366,500; amount paid in coin is \$146,600. The total number of shares of stock issued is 635 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: D. N. Hershey, 200; C. G. Day, 200; D. M. Burns, 500; D. R. Clanton, 200; J. W. Snowball, 100; W. G. Hunt, 100; Selig Heyman, 100; M. Diggs, 100; Fred Miller, 100; R. H. Beamer, 50; John Wohlfrom, 10. Total number of shares held by the Directors is 1,660 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Yolo	\$14,650 00	\$36,000 00
Colusa	6,000 00	25,000 00
Totals	\$20,650 00	\$61,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
1 school warrant (salary)	\$100 00	\$99 25	\$100 00
1 City of Woodland warrant (labor)	5 25	5 00	5 25
11 county warrants on road fund (1 and 3)	423 25	410 25	423 25
Totals	\$528 50	\$514 50	\$528 50

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
46 shares Bank of Woodland stock	\$4,600 00	\$4,000 00	\$4,900 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgage on 2,000 head of sheep	\$1,000 00	\$2,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of British Columbia, San Francisco	\$30,350 13
California State Bank, Sacramento	2,174 15
Total	\$32,524 28

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$64,729 59	Capital paid in coin	\$146,600 00
City and school warrants	3,709 70	Profit and loss and contin-	
Loans on real estate	38,450 00	gent fund	73 01
Loans on stocks	4,000 00	Due depositors	25,588 42
Loans on personal security and		State and county money	12,500 00
overdrafts	37,485 20	City money	757 63
Money on hand	12,336 30	Rent account	1,090 00
Due from banks and bankers	17,072 15	Interest account	1,796 02
Furniture and fixtures	8,677 60	Safe deposit box	52 00
Expenses	1,517 90	Exchange account	48 38
Taxes and insurance	528 10	Cash variation	1 08
Total resources	\$188,506 54	Total liabilities	\$188,506 54

The amount of capital stock is \$500,000; amount subscribed is \$366,500; amount paid in coin is \$146,600. The total number of shares of stock issued is 735 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: D. N. Hershey, 200; C. G. Day, 200; D. M. Burns, 500; D. R. Clanton, 200; J. W. Snowball, 100; W. G. Hunt, 100; Selig Heyman, 100; M. Diggs, 100; Fred Miller, 100; R. H. Beamer, 50; John Wohlfrom, 10. Total number of shares held by the Directors is 1,660 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Yolo	\$30,550 00	\$81,200 00
Colusa	7,900 00	24,000 00
Totals	\$38,450 00	\$105,200 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
1 school warrant (salary)	\$90 00	\$88 50	\$90 00
6 City of Woodland warrants	3,619 70	3,427 05	3,619 70
Totals	\$3,709 70	\$3,515 55	\$3,709 70

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
46 shares Bank of Woodland stock	\$4,600 00	\$4,000 00	\$4,900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of British Columbia, San Francisco	\$11,822 57
California State Bank, Sacramento	3,665 01
Fourth National Bank, New York	1,584 57
Total	\$17,072 15

BANK COMMISSIONERS' EXAMINATION. (July 30, 1894.)

Resources.		Liabilities.	
Bank premises	\$64,724 59	Capital paid up	\$109,950 00
Loans and discounts	40,790 00	Due depositors	18,223 31
Cash balances	7,957 80	Interest collected	32 50
Due from banks and bankers	6,056 70	Rents, exchange, etc.	1,645 00
Furniture, fixtures, etc.	8,393 70	Profit and loss	1,000 00
Expenses, taxes, etc.	2,703 73	Other liabilities	4 11
Other assets	228 40		
Total resources	\$130,854 92	Total liabilities	\$130,854 92

SISKIYOU COUNTY BANK—YREKA. (Incorp. September 11, 1882.)

STATEMENT ON JANUARY 1ST.

J. CHURCHILL, President.

FRED E. WADSWORTH, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$18,160 48	Capital paid in coin	\$100,000 00
Loans on real estate	96,171 16	Profit and loss and contin-	
Loans on stocks	28,652 22	gent fund	74,119 54
Loans on other securities	19,535 92	Due depositors	108,552 84
Loans on personal security		Due banks and bankers	1,418 71
and overdrafts	103,540 48	State, county, or city money ..	31,779 75
Money on hand	27,423 35		
Due from banks and bankers ..	20,387 23		
Furniture and fixtures	2,000 00		
Total resources	\$315,870 84	Total liabilities	\$315,870 84

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Churchill, 400; H. B. Gillis, 400; Mrs. F. Huseman, 200; J. A. Julien, 100; Fred E. Wadsworth, 200. Total number of shares held by the Directors is 1,300 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Siskiyou	\$4,912 19	\$7,500 00
Modoc	13,248 29	17,500 00
Totals	\$18,160 48	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Modoc	\$36,170 10	\$55,000 00
Siskiyou	60,001 06	100,000 00
Totals	\$96,171 16	\$155,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Modoc Land and Live Stock Co. stock	\$50,000 00	\$26,152 22	\$25,000 00
Modoc Land and Live Stock Co. stock	10,000 00	550 00	5,000 00
Sisson Mill and Lumber Co. stock	12,000 00	1,950 00	7,500 00
Totals	\$72,000 00	\$28,652 22	\$37,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Gold dust, specimens, watches, and jewelry	\$255 00	\$350 00
Assignment of two Pacific Mutual Life Insurance Co. endow-		
ment policies	3,292 10	4,000 00
Printing press and appurtenances	650 60	1,200 00
Mortgage on band of cattle	15,338 22	40,000 00
Totals	\$19,535 92	\$45,550 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco	\$20,063 55
Wells, Fargo & Co.'s Bank, New York	323 68
Total	\$20,387 23

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$15,886 94	Capital paid in coin	\$100,000 00
Loans on real estate	90,434 56	Profit and loss and contin-	
Loans on stocks	28,652 22	gent fund	74,286 85
Loans on other securities	18,301 48	Due depositors	121,846 87
Loans on personal security		State, county, or city money	43,694 62
and overdrafts	94,655 28		
Money on hand	35,417 64		
Due from banks and bankers	54,458 22		
Furniture and fixtures	2,000 00		
Expenses	22 00		
Total resources	\$339,828 34	Total liabilities	\$339,828 34

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Churchill, 400; H. B. Gillis, 400; Mrs. F. Huseman, 200; J. A. Julien, 100; Fred E. Wadsworth, 200. Total number of shares held by the Directors is 1,300 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Modoc	\$13,124 32	\$20,000 00
Siskiyou	2,762 62	7,000 00
Totals	\$15,886 94	\$27,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Modoc	\$35,897 05	\$50,000 00
Siskiyou	54,537 51	90,000 00
Totals	\$90,434 56	\$140,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Modoc Land and Live Stock Co. stock	\$50,000 00	\$26,152 22	\$25,000 00
Modoc Land and Live Stock Co. stock	10,000 00	550 00	5,000 00
Sisson Mill and Lumber Co. stock	12,000 00	1,950 00	7,500 00
Totals	\$72,000 00	\$28,652 22	\$37,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Gold dust, gold specimens, watches, and jewelry	\$255 00	\$350 00
Assignment of two Pacific Mutual Life Insurance Co. endowment policies	3,292 10	4,000 00
Printing press and appurtenances	650 60	1,200 00
Mortgage on bands of cattle and horses	14,103 78	40,000 00
Totals	\$18,301 48	\$45,550 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco	\$49,977 16
Wells, Fargo & Co.'s Bank, New York	2,823 25
A. B. Carlock, Fort Jones	1,657 81
Total	\$54,458 22

BANK COMMISSIONERS' EXAMINATION. (January 28, 1895.)

Resources.		Liabilities.	
Real estate	\$18,811 08	Capital paid up.....	\$100,000 00
Loans and discounts.....	240,667 70	Due depositors.....	113,006 31
Cash balances.....	23,009 20	Interest collected.....	1,305 20
Due from banks and bankers.....	22,680 94	Dividends unpaid.....	1,750 00
Furniture, fixtures, etc.....	2,000 00	Profit and loss.....	69,118 10
Expenses, taxes, etc.....	380 27	Other liabilities.....	27 02
Other assets.....	338 20	Public money.....	22,680 76
Total resources.....	\$307,887 39	Total liabilities.....	\$307,887 39

FARMERS COÖPERATIVE UNION OF SUTTER COUNTY—YUBA CITY. (Incorp. March 29, 1873.)

STATEMENT ON JANUARY 1ST.

G. W. CARPENTER, President.

C. R. BOYD, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$8,000 00	Capital paid in coin.....	\$50,000 00
Real estate (warehouses and lots).....	12,000 00	Profit and loss and contingent fund.....	2,881 21
Warrants Levee District No. 1.....	1,298 66	Due depositors.....	131,345 60
Loans on real estate.....	54,539 18	Dividends unpaid.....	39 00
Stocks, bonds, warrants, and school orders.....	180 00	State, county, or city money.....	78,268 17
Loans on personal security and overdrafts.....	88,970 34		
Money on hand.....	20,572 50		
Checks and other cash items.....	615 26		
Due from The Rideout Bank.....	76,358 04		
Total resources.....	\$262,533 98	Total liabilities.....	\$262,533 98

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Sanders, 19; Jas. Littlejohn, 35; Geo. Ohleyer, 14; B. F. Walton, 69; J. H. Kimball, 64; A. H. Wilbur, 78; G. W. Carpenter, 270. Total number of shares held by the Directors is 549 shares.

REAL ESTATE OWNED BY THE BANK.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sutter	\$12,000 00	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sutter	\$33,522 98	\$70,000 00
Sutter		20,000 00
Alameda	21,016 20	5,000 00
Tulare		12,000 00
Totals	\$54,539 18	\$107,000 00

AMOUNT LOANED ON WARRANTS.

	Par Value.	Amt. Loaned.
Warrants of Levee District No. 1, of Sutter County.....	\$1,298 66	\$1,298 66

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$8,000 00	Capital paid in coin	\$50,000 00
Real estate (warehouses)	12,000 00	Profit and loss and contin-	
Warrants, Levee District No. 1	1,411 31	gent fund	5,797 71
Loans on real estate	55,739 18	Due depositors	126,060 39
Loans on personal security		Dividends unpaid	21 00
and overdrafts	108,162 79	Commissions, rents, wheat	
Money on hand	11,152 27	account, and interest	2,283 31
Due from The Rideout Bank	34,096 91	State, county, or city money	51,000 00
Expenses and insurance	540 54		
Taxes	72 08		
Other assets (grain bags)	3,987 33		
Total resources	\$235,162 41	Total liabilities	\$235,162 41

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: William Sanders, 19; James Littlejohn, 35; George Ohleyer, 14; B. F. Walton, 69; J. H. Kimball, 64; A. H. Wilbur, 83; G. W. Carpenter, 270. Total number of shares held by the Directors is 554 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Sutter	\$55,739 18	\$100,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
Warrants of Levee District No. 1 of Sutter County	\$1,411 31	\$1,411 31

BANK COMMISSIONERS' EXAMINATION. (May 4, 1895.)

Resources.		Liabilities.	
Bank premises and warehouses	\$20,000 00	Capital paid up	\$50,000 00
Loans and discounts	152,226 02	Due depositors	128,117 17
Cash balances	13,655 12	Interest collected	919 94
Due from banks and bankers	62,891 90	Rents, exchange, etc.	10 00
Expenses, taxes, etc.	84 58	Profit and loss	5,797 71
Other assets	107 00	Wheat account	1,551 50
		Public money	62,568 30
Total resources	\$248,964 62	Total liabilities	\$248,964 62

SEMI-ANNUAL REPORTS
OF
TRUST COMPANIES.

TRUST COMPANIES.

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO. (Incorp. April 24, 1882.)

STATEMENT ON JANUARY 1ST.

J. D. FRY, President.

J. DALZELL BROWN, Cashier.

Assets.		Liabilities.	
Railroad Co. bonds	\$127,000 00	Trust accounts	\$3,858,304 03
Water Co. bonds	473,887 50	Income	5,548 86
Manufacturing Co. bonds	10,000 00		
Debenture Co. bonds	10,000 00		
Water Co. stocks	139,450 00		
Lighting Co. bonds	1,152,000 00		
Bank stocks	37,970 00		
Manufacturing Co. stocks	6,670 00		
Insurance Co. stocks	45,755 00		
Lighting Co. stocks	91,950 00		
Mortgage notes	716,077 38		
Real estate	15,260 00		
Savings bank books	46,266 61		
Cash on hand	147,271 24		
Sundry stocks	76,334 44		
Trust mortgages under fore- closure	766,520 00		
Due from trust	1,440 72		
Total assets	\$3,863,852 89	Total liabilities	\$3,863,852 89

STATEMENT ON JULY 1ST.

Assets.		Liabilities.	
United States Government securities	\$5,950 00	Trust accounts	\$6,605,976 52
Railroad Co. bonds	96,000 00		
Water Co. bonds	483,887 50		
Manufacturing Co. bonds	15,000 00		
Electric Light and Power Co. bonds	929,050 00		
Gas Co. bonds	679,000 00		
Water Co. stocks	195,450 00		
Bank stocks	52,670 00		
Manufacturing Co. stocks	302,890 00		
Insurance Co. stocks	44,955 00		
Gas Co. stocks	91,150 00		
Electric Light and Power Co. stocks	825 00		
Other Co. stocks	70,931 00		
Mortgage notes	798,004 62		
Trust mortgages under fore- closure	1,660,000 00		
Real estate	175,708 00		
Savings bank books	724,878 34		
Cash on hand	170,793 63		
Other assets	98,833 43		
Debenture Co. bonds	10,000 00		
Total assets	\$6,605,976 52	Total liabilities	\$6,605,976 52

CALIFORNIA TITLE INSURANCE AND TRUST COMPANY— SAN FRANCISCO. (Incorp. February 19, 1886.)

STATEMENT ON JANUARY 1ST.

CHARLES PAGE, President.

H. D. LAWRIE, Secretary.

Resources.		Liabilities.	
Bank premises	\$25,416 37	Capital paid in coin	\$250,000 00
Loans on real estate	129,686 24	Reserve fund	25,000 00
Money on hand	1,290 86	Profit and loss and contin-	
Furniture and fixtures	1,954 28	gent fund	1,329 47
Other assets	16,481 72	Due banks and bankers	23,500 00
Plant	125,000 00		
Total resources	\$299,829 47	Total liabilities	\$299,829 47

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Babcock, 25; H. L. Davis, 50; Oliver Eldridge, 25; R. T. Harding, 10; S. W. Levy, 50; P. N. Lilienthal, 25; Charles Page, 171; J. L. N. Shepard, 1; John R. Spring, 122. Total number of shares held by the Directors is 479 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	\$127,686 24	\$400,000 00
Alameda	2,000 00	20,000 00
Totals	\$129,686 24	\$420,000 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Recording fees advanced	\$287 82
Suspense account	240 92
Interest accrued	5,646 48
Earnings accrued	10,306 50
Total	\$16,481 72

STATEMENT ON JULY 1ST.

CHAS. PAGE, President.

C. D. STUART, Cashier.

Resources.		Liabilities.	
Bank premises	\$27,115 07	Capital paid in coin	\$250,000 00
Loans on real estate	151,504 24	Reserve fund	25,789 24
Loans on personal security		Profit and loss and contin-	
and overdrafts	179 50	gent fund	4,536 99
Plant	125,000 00	Due depositors	38,000 00
Accrued interest	5,849 01	Due banks and bankers	12,854 92
Furniture and fixtures	1,682 78		
Other assets	19,850 55		
Total resources	\$331,181 15	Total liabilities	\$331,181 15

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. L. Davis, 100; O. Eldridge, 25; L. R. Ellert, 45; R. T. Harding, 10; P. N. Lilienthal, 25; S. W. Levy, 50; Chas. Page, 171; J. L. N. Shepard, 1; J. R. Spring, 122. Total number of shares held by the Directors is 549 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$2,000 00	\$20,000 00
San Francisco	149,504 24	400,000 00
Totals	\$151,504 24	\$420,000 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Real estate	\$12,500 00	\$20,500 00
Unpaid premiums	6,966 00	6,966 00
Unpaid recording fees	384 55	384 55
Totals	\$19,850 55	\$27,850 55

UNION TRUST COMPANY—SAN FRANCISCO.
(Incorp. February 6, 1893.)

STATEMENT ON JANUARY 1ST.

ISAIAS W. HELLMAN, President.

S. P. YOUNG, Secretary.

Assets.		Liabilities.	
City and county bonds	\$9,800 00	Trust accounts	\$1,520,604 02
Railroad Co. bonds	146,990 00	Income	10,952 13
Other Co. bonds	32,000 00	Dividends	79 76
Water Co. stocks	482,300 00		
Bank stocks	4,500 00		
Insurance Co. stocks	3,750 00		
Gas Co. stocks	7,200 00		
Other Co. stocks	25,477 50		
Mortgage notes	204,106 89		
Collateral and other notes	27,319 20		
Real estate	554,498 34		
Savings bank books	4,336 09		
Cash on hand	24,047 89		
Other assets	5,310 00		
Total assets	\$1,531,635 91	Total liabilities	\$1,531,635 91

STATEMENT ON JULY 1ST.

Assets.		Liabilities.	
City and county bonds	\$9,800 00	Trust accounts	\$2,572,712 04
Railroad Co. bonds	219,280 00	Income	21,540 58
Water Co. bonds	25,000 00	Dividends	673 34
Other Co. bonds (corporation bonds)	32,000 00		
Water Co. stocks	484,912 50		
Railroad Co. stocks	3,290 00		
Bank stocks	8,000 00		
Gas Co. stocks	79,170 00		
Other Co. stocks	110,892 80		
Mortgage notes	328,206 54		
Collateral and other notes	40,340 53		
Real estate	974,276 21		
Savings bank books	177,954 65		
Cash on hand	31,105 74		
Other assets	70,696 59		
Total assets	\$2,594,925 96	Total liabilities	\$2,594,925 96

SEMI-ANNUAL REPORTS

OF

BANKS IN LIQUIDATION.

(VOLUNTARY.)

BANKS IN LIQUIDATION—VOLUNTARY.

ENCINAL BANK—ALAMEDA. (Incorp. February 23, 1893.)

STATEMENT ON JANUARY 1ST.

CHAS. S. NEAL, President.

FRANK BRADFORD, Cashier.

Resources.		Liabilities.	
Miscellaneous stocks.....	\$8,928 84	Capital paid in coin.....	\$48,400 00
County warrants.....	313 30	Profit and loss and contin-	
Loans on real estate.....	28,424 36	gent fund.....	1,838 60
Loans on stocks.....	11,178 57	Due depositors.....	19,946 62
Loans on personal security.....	7,562 65	Due banks and bankers.....	7,313 85
Overdrafts unsecured (solvent)	3,582 63	State, county, or city money..	31,000 00
Money on hand.....	19,582 36		
Checks and other cash items..	255 45		
Due from banks and bankers..	24,259 29		
Furniture and fixtures.....	3,911 62		
Expenses.....	500 00		
Total resources.....	\$108,499 07	Total liabilities.....	\$108,499 07

The amount of capital stock is \$100,000; amount subscribed is \$50,000; amount paid in coin is \$48,400. The total number of shares of stock issued is 480 shares; the amount paid on each share of stock issued is \$100; the amount paid on 20 shares of stock unissued is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Chas. P. Bradford, 35; Joseph F. Forderer, 20; Geo. E. Plummer, 20; F. H. McCormick, 10; Michael Kane, 37; Frank Otis, 37; Chas. S. Neal, 75. Total number of shares held by the Directors is 234 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda.....	\$28,424 36	\$77,800 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
18 shares Citizens Building and Loan Association stock.....	\$3,600 00	\$1,753 10	\$2,063 00
18 shares California Building and Loan Association stock.....	3,600 00	1,615 14	1,710 00
335 shares Encinal Building and Loan Association stock.....	67,000 00	5,560 60	5,965 00
Totals.....	\$74,200 00	\$8,928 84	\$9,738 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Building and Loan Association stock.....	\$38,000 00	\$7,528 57	\$11,360 00
Bank stock.....	2,100 00	1,150 00	2,100 00
Mining stock.....	482,000 00	2,500 00	5,580 00
Totals.....	\$522,100 00	\$11,178 57	\$19,040 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$19,535 09
Laidlaw & Co., New York	924 20
Encinal Savings Bank, Alameda	3,800 00
Total	\$24,259 29

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Miscellaneous stocks	\$9,217 84	Capital paid in coin	\$50,000 00
Loans on real estate	22,750 00	Profit and loss and contin-	
Loans on stocks	12,995 60	gent fund	2,962 52
Loans on personal security		Due depositors	10,935 99
and overdrafts	4,194 80	Due banks and bankers	4,561 74
Money on hand	9,547 95	Interest	511 21
Checks and other cash items ..	716 61	Exchange	8 49
Due from banks and bankers ..	5,367 63	Commissions	3 85
Furniture and fixtures	3,911 62	Safe deposit	3 00
Expenses	284 75		
Total resources	\$68,986 80	Total liabilities	\$68,986 80

The amount of capital stock is \$100,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Chas. P. Bradford, 35; Joseph F. Fordeier, 20; Geo. E. Plummer, 20; F. H. McCormick, 10; Michael Kane, 37; Frank Otis, 37; Chas. S. Neal, 75. Total number of shares held by the Directors is 234 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$22,750 00	\$48,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Building and Loan Association stock	\$67,600 00	\$9,217 84	\$10,120 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Building and Loan Association stock	\$22,000 00	\$4,404 30	\$6,600 00
Bank stock	6,800 00	6,091 30	6,800 00
Mining stock	482,000 00	2,500 00	4,677 00
Totals	\$510,800 00	\$12,995 60	\$18,077 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$572 63
Encinal Savings Bank, Alameda	4,795 00
Total	\$5,367 63

ENCINAL SAVINGS BANK—ALAMEDA. (Incorp. Feb. 23, 1893.)

STATEMENT ON JANUARY 1ST.

CHAS. S. NEAL, President.

FRANK BRADFORD, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$33,836 86	Capital paid in coin	\$19,475 00
Money on hand	2,113 21	Profit and loss and contin-	
Due from Encinal Bank	4,813 85	gent fund	691 47
Expenses	50 00	Due depositors	20,747 80
Taxes	100 35		
Total resources	\$40,914 27	Total liabilities	\$40,914 27

The amount of capital stock is \$100,000; amount subscribed is \$20,000; amount paid in coin is \$19,475. The total number of shares of stock issued is 186 shares; the amount paid on each share of stock issued is \$100; the amount paid on each share of stock unissued is \$25.

The names of the Directors, and number of shares of stock held by each are as follows: Chas. P. Bradford, 30; Joseph F. Forderer, 7; Geo. E. Plummer, 7; F. H. McCormick, 5; Michael Kane, 13; Frank Otis, 14; Chas. S. Neal, 32. Total number of shares held by the Directors is 108 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$33,836 86	\$80,650 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on real estate	\$35,029 52	Capital paid in coin	\$20,000 00
Checks and other cash items ..	2 00	Profit and loss and contin-	
Due from Encinal Bank	4,561 74	gent fund	509 27
Expenses	20 24	Due depositors	18,371 63
		Interest	732 60
Total resources	\$39,613 50	Total liabilities	\$39,613 50

The amount of capital stock is \$100,000; amount subscribed is \$20,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 186 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Charles P. Bradford, 30; Joseph F. Forderer, 7; George E. Plummer, 7; Frank H. McCormick, 5; Michael Kane, 13; Frank Otis, 14; Charles S. Neal, 32. Total number of shares held by the Directors is 108 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$35,029 52	\$83,150 00

FRESNO LOAN AND SAVINGS BANK. (Incorp. January 24, 1884.)

STATEMENT ON JANUARY 1ST.

J. G. JAMES, President.

W. H. MCKENZIE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$122,800 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt....	35,647 47	Reserve fund.....	10,000 00
County warrants.....	448 97	Due depositors.....	344,611 41
Loans on real estate.....	435,705 86	Other liabilities (certified check).....	20 00
Loans on personal security and overdrafts.....	64,979 89	County money.....	40,923 32
Money on hand.....	55,957 52	City money.....	96,421 97
Due from banks and bankers..	65,451 17		
Furniture and fixtures.....	2,950 00		
Expenses.....	3,920 14		
Taxes.....	2,482 95		
Insurance.....	1,017 20		
Collections.....	615 53		
Total resources.....	\$791,976 70	Total liabilities.....	\$791,976 70

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. G. James, 1,427; J. F. Wigginton, 22; E. F. Bernhard, 23; W. H. McKenzie, 67. Total number of shares held by the Directors is 1,539 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno.....	\$35,033 23	\$35,000 00
Tulare.....	614 24	600 00
Totals.....	\$35,647 47	\$35,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno.....	\$434,005 86	\$800,000 00
Merced.....	1,700 00	2,000 00
Totals.....	\$435,705 86	\$802,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Market Value.
Fresno County scrip.....	\$448 97	\$448 97

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Fresno.....	\$14,874 97
Fresno National Bank.....	19,874 97
Oakland Bank of Savings.....	4,247 34
Bank of Visalia.....	192 91
Los Angeles National Bank.....	708 40
Stockton Savings and Loan Society.....	2,612 49
Crocker-Woolworth National Bank, San Francisco.....	8,807 33
Importers and Traders National Bank, New York.....	4,198 06
Metropolitan National Bank, Chicago.....	9,934 70
Total.....	\$65,451 17

STATEMENT ON JUNE 17TH.

J. G. JAMES, President.

E. F. BERNHARD, Vice-President.

Resources.		Liabilities.	
Bank premises	\$122,800 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	68,917 31	Reserve fund	10,000 00
County warrants	365 50	Profit and loss and contin-	
Loans on real estate	292,383 21	gent fund	7,291 39
Loans on personal security and		Due depositors	266,487 86
overdrafts	44,851 78	Due banks and bankers	91 40
Money on hand	7,228 01	State, county, or city money ..	
Due from banks and bankers ..	21,706 57	.....	\$21,842 70
Furniture and fixtures	2,950 00		
Expenses	10,410 15		
Taxes and insurance	6,098 62		
Other assets (personal prop-			
erty)	6,159 50		
Total resources	\$583,870 65	Total liabilities	\$583,870 65

The amount of capital stock is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. G. James, President, 1,427; E. F. Bernhard, Vice-President, 23; Wm. Bettridge, 20; Horace Hawes, 20; J. F. Wigginton, 22. Total number of shares held by the Directors is 1,512 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	\$614 24	\$614 24
Madera	1,202 61	1,202 61
Fresno	67,100 46	42,672 00
Totals	\$68,917 31	\$44,488 85

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$275,821 06	.....
Tulare and Fresno	2,500 00	\$2,500 00
Madera	14,062 15	14,062 15
Totals	\$292,383 21	.....

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Importers and Traders National Bank, New York	\$78 50
Metropolitan National Bank, Chicago	12 90
Total	\$91 40

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
5 shares Stockton Savings Bank, and Fresno Gas and Electric Light Co. stock	\$200 00
Diamonds	430 00
Water right	529 50
Machinery, etc. (newspaper plant)	5,000 00
Total	\$6,159 50

BANK OF MENDOCINO. (Incorp. September 14, 1870.)

STATEMENT ON JANUARY 1ST.

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$78,668 78	Reserve fund	\$20,228 54
Loans on real estate	286,260 41	Profit and loss and contin-	
Loans on personal security		gent fund.....	2,122 14
and overdrafts.....	60 00	Due depositors.....	333,385 47
Due from banks and bankers..	108 76	Due banks and bankers.....	823 59
Furniture and fixtures	1,000 00	Other liabilities (accrued	
People's Home Savings Bank..	3,787 15	interest)	26,329 71
Pacific Bank.....	11,285 63		
Tanbark	1,718 72		
Total resources	\$382,889 45	Total liabilities	\$382,889 45

The names of the Directors are as follows: Eugene Brown, Henry H. Jarvis, Ruel Stickney, August Heeser, William A. McComack, Albert Brown, William Heeser.
It is a Mutual Savings Bank, with no stock.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mendocino.....	\$78,668 78	\$80,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt.....	\$30,000 00	\$30,000 00
Mendocino.....	256,260 41	370,000 00
Totals	\$286,260 41	\$400,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
San Francisco Savings Union	\$50 00
Bank of Ukiah	58 76
Total	\$108 76

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt.....	\$110,439 76	Reserve fund	\$20,228 54
Loans on real estate	205,401 90	Profit and loss and contin-	
Loans on personal security		gent fund.....	10,784 86
and overdrafts.....	86 85	Due depositors.....	300,406 49
Due from banks and bankers..	2,666 31	Other liabilities (accrued un-	
Furniture and fixtures.....	1,000 00	paid interest).....	13,254 73
People's Home Savings Bank..	3,597 80		
Pacific Bank.....	10,658 28		
Railroad ties.....	9,105 00		
Tanbark	1,718 72		
Total resources	\$344,674 62	Total liabilities	\$344,674 62

The names of the Directors are as follows: Eugene Brown, Albert Brown, Henry H. Jarvis, J. W. Milliken, C. O. Packard, Ruel Stickney, William Heeser.
It is a Mutual Savings Bank, with no stock.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$83,567 49	\$84,000 00
Humboldt	27,000 00	27,000 00
Totals	\$110,567 49	\$111,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	\$3,000 00	\$3,000 00
Mendocino	202,428 75	290,000 00
Totals	\$205,428 75	\$293,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
San Francisco Savings Union	\$50 00
Mendocino Discount Bank	2,616 31
Totals	\$2,666 31

MERCED BANK. (Incorp. April 2, 1875.)

STATEMENT ON JANUARY 1ST.

JOHN RUDDLE, President.

JOHN W. HOWELL, Cashier.

Resources.		Liabilities.	
Bank premises	\$10,000 00	Capital paid in coin	\$48,000 00
Real estate taken for debt	3,005 17	Profit and loss and contin-	
Miscellaneous stocks	4,700 00	gent fund	550 29
County warrants	35 89	Due depositors	145,071 35
Loans on real estate	62,361 97	Due banks and bankers	806 20
Loans on stocks	2,125 10	Dividends unpaid	180 00
Loans on personal security		State, county, or city money	9,000 00
and overdrafts	113,091 27	Bills payable	5,008 41
Crop and chattel mortgages	8,403 67	Other liabilities (certified	
Money on hand	230 35	checks)	50 00
Checks and other cash items	266 53		
Due from banks and bankers	1,550 76		
Furniture and fixtures	2,355 97		
Taxes	539 57		
Total resources	\$208,666 25	Total liabilities	\$208,666 25

The amount of capital stock is \$200,000; amount subscribed is \$64,000; amount paid in coin is \$48,000. The total number of shares of stock issued is 640 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: John Ruddle, 128; C. Landram, 63 $\frac{1}{2}$; J. R. White, 48; A. Zirker, 10; C. C. Nelson, 24; J. D. Price, 12; H. G. Peck, 14. Total number of shares held by the Directors is 299 $\frac{1}{2}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mariposa	\$2,156 17	\$2,500 00
Merced	849 00	1,280 00
Totals	\$3,005 17	\$3,780 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Merced	\$31,935 87	\$57,340 00
Fresno	2,000 00	3,000 00
Butte	500 00	750 00
Madera	10,000 00	30,000 00
Tulare	3,500 00	6,400 00
Stanislaus	2,500 00	4,000 00
Los Angeles	1,288 10	1,500 00
Mariposa	10,638 00	24,250 00
Totals	\$62,361 97	\$107,240 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
235 shares Merced Lumber Co. stock	\$23,500 00	\$4,700 00	\$4,700 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
281¼ shares Merced Land and Fruit Co. stock..	\$28,125 00	\$2,125 10	\$4,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgages	\$5,710 02	\$9,800 00
Crop mortgages (2,040 acres grain)	2,693 65	-----
Totals	\$8,403 67	-----

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Importers and Traders National Bank, New York	\$4 88
Merced Security Savings Bank	43 62
Commercial and Savings Bank, Merced	1,502 26
Total	\$1,550 76

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$10,000 00	Capital paid in coin	\$48,000 00
Real estate taken for debt	6,917 34	Profit and loss and contin-	
Miscellaneous stocks	4,700 00	gent fund	708 74
County warrants	16 89	Due depositors	137,895 65
Loans on real estate	56,422 05	Due banks and bankers	220 95
Loans on stocks	2,125 10	Dividends unpaid	180 00
Loans on other securities	8,379 81	Other liabilities (bills pay-	
Loans on personal security		able)	3,210 00
and overdrafts	105,677 18	Cashier's checks outstanding ..	586 30
Money on hand	77 25	State, county, or city money ..	7,000 00
Checks and other cash items ..	154 93	Certified check	50 00
Due from banks and bankers ..	25 76	Rents	6 40
Furniture and fixtures	2,355 97	Interest account	1,236 77
Expenses	998 87		
Taxes	303 66		
Other assets (salary)	500 00		
Total resources	\$199,154 81	Total liabilities	\$199,154 81

The amount of capital stock is \$200,000; amount subscribed is \$64,000; the amount paid in coin is \$48,000. The total number of shares of stock issued is 640 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: John Ruddle, 128; C. Landram, 63½; C. C. Nelson, 24; J. D. Price, 12; H. G. Peck, 14; John A. Perry, 44; John W. Howell, 10. Total number of shares held by the Directors is 295½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Mariposa	\$2,156 17
Merced	3,473 07
Los Angeles	1,288 10
Total	\$6,917 34

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Merced	\$27,522 05
Fresno	2,000 00
Butte	500 00
Mariposa	10,400 00
Madera	10,000 00
Tulare	3,500 00
Stanislaus	2,500 00
Total	\$56,422 05

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
235 shares Merced Lumber Co. stock	\$23,500 00	\$4,700 00	\$4,700 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
281¼ shares Merced Land and Fruit Co. stock..	\$28,125 00	\$2,125 10	\$4,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Crop and chattel mortgages in Merced and Madera Counties	\$8,379 81

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Importers and Traders National Bank, New York	\$4 88
Merced Security Savings Bank	18 62
Commercial and Savings Bank, Merced	2 26
Total	\$25 76

BANK OF OCEANSIDE. (Incorp. June 9, 1887.)

STATEMENT ON JANUARY 1ST.

J. D. DEXTER, President.

E. S. PAYNE, Cashier.

Resources.		Liabilities.	
Bank premises	\$25,664 20	Capital paid in coin	\$50,000 00
Real estate taken for debt	23,967 75	Due depositors	20,242 91
Miscellaneous stocks	1,612 60	Other liabilities (bills pay- able)	6,500 00
County warrants	649 13		
Loans on real estate	1,950 00		
Loans on personal security and overdrafts	2,413 12		
Money on hand	3,921 56		
Due from banks and bankers	15,460 94		
Furniture and fixtures	843 00		
Other assets (profit and loss)	260 61		
Total resources	\$76,742 91	Total liabilities	\$76,742 91

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Dexter, 59; J. L. Sharp, 50; T. C. Exton, 5; W. V. Nichols, 5; E. S. Payne, 60. Total number of shares held by the Directors is 179 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	\$7,078 88	\$3,650 00
San Diego	16,888 87	4,000 00
Totals	\$23,967 75	\$7,650 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$1,950 00	\$1,800 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
Bank of Oceanside stock	\$2,500 00	\$1,612 60

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Consolidated National Bank, San Diego	\$824 42
Pacific Bank, San Francisco	83 09
Merchants Bank, San Diego	3,432 90
First National Bank, Los Angeles	11,120 53
Total	\$15,460 94

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$25,664 20	Capital paid in coin	\$50,000 00
Real estate taken for debt	23,842 75	Profit and loss and contin-	
Miscellaneous stocks	1,612 60	gent fund	480 60
County warrants	125 00	Due depositors	11,449 82
Loans on real estate	2,295 00	Other liabilities (bills pay-	
Loans on personal security		able)	5,000 00
and overdrafts	3,606 18		
Money on hand	1,736 22		
Checks and other cash items	750 00		
Due from banks and bankers	5,851 44		
Furniture and fixtures	843 00		
Expenses	604 03		
Total resources	\$66,930 42	Total liabilities	\$66,930 42

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Dexter, 59; T. C. Exton, 5; W. V. Nichols, 5; J. L. Sharp, 50; E. S. Payne, 60. Total number of shares held by the Directors is 179 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	\$7,078 88	\$4,000 00
San Diego	16,763 87	4,500 00
Totals	\$23,842 75	\$8,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$2,295 00	\$4,700 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.
Bank of Oceanside stock	\$2,500 00	\$1,612 60
County warrants (school)	125 00	125 00
Totals	\$2,625 00	\$1,737 60

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Consolidated National Bank, San Diego	\$824 42
Merchants National Bank, San Diego	2,677 49
First National Bank, Los Angeles	1,395 53
London, Paris, and American Bank, San Francisco	954 00
Total	\$5,851 44

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO. (Incorp. June 26, 1873.)

STATEMENT ON JANUARY 1ST.

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Secretary.

Resources.		Liabilities.	
Real estate taken for debt	\$181,116 51	Capital paid in coin	\$100,000 00
Miscellaneous bonds	7,121 00	Reserve fund	44,900 00
Loans on real estate	1,120,522 49	Profit and loss and contin-	
Money on hand	416 76	gent fund	22,083 85
Due from banks and bankers ..	23,650 02	Due depositors	1,166,271 63
Furniture and fixtures	200 00	Dividends unpaid	48 00
Taxes	3,273 16	Interest capitalized in new	
		loan	330 00
		Interest collected in advance ..	2,666 46
Total resources	\$1,336,299 94	Total liabilities	\$1,336,299 94

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Farquharson, 501; Jos. R. Wilcox, 18; John Bain, 50; C. D. Farquharson, 104; James Conlin, 4½; Thomas Downing, 40; Jos. F. Forderer, 30; Chas. D. Farquharson, 24; J. F. Cowdery, 5; G. D. MacLean, 35. Total number of shares held by the Directors is 811½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Our Value.
San Francisco	\$11,907 50	\$20,300 00
Tulare	95,719 29	129,106 11
Fresno	49,124 44	93,823 53
Kings	13,214 08	23,800 00
Shasta	1,560 00	3,000 00
San Diego	9,591 20	15,000 00
Totals	\$181,116 51	\$285,029 64

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Surveyors' Value.
Fresno	\$493,204 40	\$1,227,267 00
Tulare	159,008 14	402,795 00
Madera	193,901 35	400,600 00
Kings	130,589 54	349,515 00
Kern	99,984 84	300,570 00
Shasta	25,026 70	73,797 00
San Francisco	8,720 00	16,350 00
Merced	4,087 52	9,600 00
Totals	\$1,120,522 49	\$2,780,494 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Residuary Interest.	Market Value.
20 Dupont Street widening bonds	\$20,000 00	\$7,121 00	\$37,121 00
610 matured coupons	21,350 00		
Totals	\$41,350 00	\$7,121 00	\$37,121 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$23,629 12
London and San Francisco Bank (Limited), San Francisco	20 90
Total	\$23,650 02

STATEMENT ON JUNE 17TH.

Resources.	Liabilities.
Real estate taken for debt ... \$327,076 17	Capital paid in coin
Miscellaneous bonds ... 13,886 35	Reserve fund
Loans on real estate	Profit and loss and contin-
Money on hand	gent fund
Checks and other cash items	Due depositors
Due from banks and bankers	Dividends unpaid
Furniture and fixtures	Other liabilities (interest and
Expenses	rent)
Taxes	Interest capitalized in re-
Other assets (compensation	newed loans
interest)	
Total resources	Total liabilities

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Farquharson, 501; Joseph R. Wilcox, 18; John Bain, 50; C. D. Farquharson, 104; James Conlin, 4½; Thomas Downing, 40; Jos. F. Fordeker, 30; Charles D. Farquharson, 24; J. F. Cowdery, 5; G. D. MacLean, 35. Total number of shares held by the Directors is 811½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Asse'd Value.
San Francisco	\$11,907 50	\$12,940 00
Tulare	105,050 65	64,936 00
Fresno	142,357 31	125,937 00
Kings	19,951 14	22,593 00
Shasta	5,968 77	6,820 00
San Diego	9,998 86	13,419 00
Madera	23,225 02	20,239 00
Kern	4,367 30	2,400 00
Merced	4,249 62	4,800 00
Totals	\$327,076 17	\$274,084 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Surveyor's Value.
Fresno	\$381,153 16	\$970,582 00
Tulare	144,518 59	369,195 00
Madera	169,878 27	364,550 00
Kings	123,263 88	328,515 00
San Francisco	3,530 00	4,350 00
Kern	81,949 38	243,820 00
Shasta	19,108 31	53,897 00
Totals	\$923,401 59	\$2,334,909 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
20 Dupont Street widening bonds	\$20,000 00		
20 matured coupons	700 00	\$18,386 35	\$18,600 00
Totals	\$20,700 00	\$18,386 35	\$18,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$25,862 81
London and San Francisco Bank (Limited), San Francisco	20 90
Totals	\$25,883 71

BANK OF SISSON, CROCKER & CO.—SAN FRANCISCO.
(Incorp. April 25, 1892.)

STATEMENT ON JANUARY 1ST.

GEO. W. SCOTT, President.

C. F. BAKER, for Cashier.

Resources.		Liabilities.	
Loans on personal security ..	\$251,534 52	Capital paid in coin	\$100,000 00
Money on hand	109,007 26	Reserve fund	5,000 00
Due from banks and bankers ..	11,942 41	Profit and loss and contin-	
Furniture and fixtures	2,500 00	gent fund	5,442 13
		Due depositors	264,542 06
Total resources	\$374,984 19	Total liabilities	\$374,984 19

The amount of capital stock is \$400,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Strobridge, 100; D. W. Earl, 50; J. H. Sisson, 90 $\frac{1}{11}$; F. H. Greene, 50; J. M. Haven, 50; W. W. Van Arsdale, 495 $\frac{3}{11}$; Geo. W. Scott, 436 $\frac{3}{11}$. Total number of shares held by the Directors is 1,272 $\frac{3}{11}$ shares.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Laidlaw & Co., New York	\$3,295 81
Bankers National Bank, Chicago	2,357 14
Columbia National Bank, Chicago	1,193 44
First National Bank, Kansas City	105 68
Country banks	4,990 34
Total	\$11,942 41

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Loans on personal security and overdrafts	\$257,995 78	Capital paid in coin	\$100,000 00
Money on hand	43,581 80	Reserve fund	5,000 00
Checks and other cash items ..	7,872 19	Profit and loss and contin-	
Due from banks and bankers ..	11,865 16	gent fund	6,627 27
Furniture and fixtures	2,500 00	Due depositors	212,185 79
Expenses	232 17	Other liabilities	234 04
Total resources	\$324,047 10	Total liabilities	\$324,047 10

The amount of capital stock is \$400,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Strobridge, 100; D. W. Earl, 50; J. H. Sisson, 90 $\frac{1}{4}$; F. H. Greene, 50; J. M. Haven, 50; W. W. Van Arsdale, 495 $\frac{5}{11}$; Geo. W. Scott, 436 $\frac{4}{11}$. Total number of shares held by the Directors is 1,272 $\frac{1}{11}$ shares.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Laidlaw & Co., New York	\$7,524 73
Bankers National Bank, Chicago	576 84
First National Bank, Kansas City	270 76
Columbia National Bank, Chicago	1,071 04
Country collections	2,421 79
Total	\$11,865 16

SEMI-ANNUAL REPORTS

OF

BANKS IN LIQUIDATION.

(INVOLUNTARY.)

BANKS IN LIQUIDATION—INVOLUNTARY.

BANK OF ANAHEIM. (Incorp. Sept. 27, 1876.)

STATEMENT ON JANUARY 1ST.

W. S. BARTLETT, President.

GEORGE V. HERR, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$31,455 50	Capital paid in coin	\$20,000 00
County warrants	168 85	Reserve fund	10,000 00
Loans on personal security and overdrafts	21,860 83	Due depositors	39,894 70
Due from banks and bankers.....	312 36	Interest	7,385 14
Expenses	8,094 40	Discount and exchange.....	142 92
Taxes	928 15	Rents	967 25
Personal property	500 00		
Judgments	1,328 86		
Legal expense	1,874 57		
Profit and loss	11,866 49		
Total resources	\$78,390 01	Total liabilities	\$78,390 01

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: James Plez, 479; W. S. Bartlett, 1; A. Reimann, 5; George V. Herr, 10. Total number of shares held by the Directors is 495 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange	\$400 00	\$480 00
Los Angeles	500 00	200 00
San Diego	800 00	640 00
Alameda	16,437 40	10,500 00
Nye County, Nevada	6,000 00	3,000 00
Totals	\$24,137 40	\$14,820 00

AMOUNT INVESTED IN WARRANTS.

	Amt. Invested.
Los Angeles County road warrants	\$168 85

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Pacific Bank, San Francisco	\$282 74
Commercial Bank, Santa Ana	29 62
Total	\$312 36

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Six horses	\$500 00	\$300 00

CITY BANK OF LOS ANGELES. (Incorp. July 18, 1880.)

STATEMENT ON JUNE 17TH.

W. J. WASHBURN

Receiver.

Resources.		Liabilities.	
Real estate	\$34,000 00	Receiver's certificates	\$111,765 24
Invested in stocks, bonds, and warrants	1,698 21	Due depositors (approved claims)	5,235 37
Loans and discounts	183,236 23		
Cash balances	8,337 79		
Total resources	\$227,272 23	Total liabilities	\$117,000 61

BANK OF MADERA. (Incorp. November 29, 1889.)

STATEMENT ON JANUARY 1ST.

ROBERT L. HARGROVE, President.

CHAS. A. SMITH, Cashier.

Resources.		Liabilities.	
Coyote scalps	\$680 00	Capital paid in coin	\$45,000 00
Loans on real estate	5,360 00	Due Pacific Bank	15,623 42
Loans on stocks	1,080 00		
Loans on other securities (grain, etc.)	7,597 40		
Loans on personal security	8,301 85		
Overdrafts unsecured	16,813 46		
Money on hand	16 30		
Checks and other cash items	4 33		
Profit and loss account	20,770 08		
Total resources	\$60,623 42	Total liabilities	\$60,623 42

The amount of capital stock is \$45,000; amount subscribed is \$45,000; amount paid in coin is \$45,000. The total number of shares of stock issued is 900 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: D. M. Tomblin, 10; R. L. Hargrove, 5; R. M. Seely, 5; R. R. Fowler, 5; Chas. A. Smith, 5. Total number of shares held by the Directors is 30 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Madera	\$5,360 00	\$3,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Coyote scalps	\$680 00	\$680 00	\$272 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.
10 shares Bank of Madera stock (certificate No. 61)	\$500 00	\$80 00
10 shares Bank of Madera stock (certificates Nos. 62 and 68)	500 00	1,000 00
Totals	\$1,000 00	\$1,080 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse	\$250 00	\$250 00
Chattel mortgage	5,000 00	
Miscellaneous collateral	2,347 40	1,400 00
Totals	\$7,597 40	

STATEMENT ON JUNE 17TH.

R. L. HARGROVE, President.

R. M. SEELY, Secretary.

Resources.		Liabilities.	
Loans on personal security and overdrafts	\$39,001 24	Capital paid in coin	\$45,000 00
Money on hand	8 13	Due Pacific Bank	15,387 32
Expenses	611 87		
Profit and loss	20,766 08		
Total resources	\$60,387 32	Total liabilities	\$60,387 32

The amount of capital stock is \$100,000; amount subscribed is \$50,000; amount paid in coin is \$45,000. The total number of shares of stock issued is 900 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: R. L. Hargrove, 5; R. M. Seely, 5; R. R. Fowler, 5. Total number of shares held by the Directors is 15 shares.

RIVERSIDE BANKING COMPANY. (Incorp. February 12, 1885.)

STATEMENT ON JANUARY 1ST.

J. A. BRENNEMAN, President.

E. C. DYER, Cashier.

Resources.		Liabilities.	
Bank premises	\$50,000 00	Capital paid in coin	\$150,000 00
Real estate taken for debt	26,658 20	Reserve fund	110,000 00
Miscellaneous stocks	8,141 40	Due depositors	365,410 71
Loans on real estate	203,496 64	Other liabilities	69,268 71
Loans on personal security, including overdrafts	388,364 19		
Money on hand	7,375 55		
Due from banks and bankers	3,717 35		
Furniture and fixtures	3,326 08		
Expenses	2,896 28		
Taxes and insurance	703 73		
Total resources	\$694,679 42	Total liabilities	\$694,679 42

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 4,114 shares; the amount paid on each share of stock is \$36 46½.

The names of the Directors, and number of shares of stock held by each, are as follows: O. T. Dyer, 569; W. H. Dyer, 520; J. A. Brenneman, 260; Orrin Backus, 143; A. S. White, 50; C. J. Gill, 10; E. C. Dyer, 65. Total number of shares held by the Directors is 1,617 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Riverside	\$26,658 20	\$26,658 20

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside.....	\$203,496 64	\$250,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
Southern California Insurance Co. stock.....	\$5,175 00	\$5,175 00
Riverside Heights Water Co. stock.....	2,966 40	2,966 40
Totals	\$8,141 40	\$8,141 40

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$3,598 93
First National Bank, Los Angeles.....	52 45
National Park Bank, New York.....	65 97
Total	\$3,717 35

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises.....	\$50,000 00	Capital paid in coin.....	\$150,000 00
Real estate taken for debt.....	27,308 90	Reserve fund.....	110,000 00
Miscellaneous stocks.....	8,141 40	Due depositors.....	365,215 18
Loans on real estate.....	200,396 64	Other liabilities.....	52,230 43
Loans on personal security and overdrafts.....	372,610 40		
Money on hand.....	5,793 36		
Due from banks and bankers.....	3,750 12		
Furniture and fixtures.....	3,326 08		
Expenses.....	5,327 45		
Taxes and insurance.....	791 26		
Total resources.....	\$677,445 61	Total liabilities.....	\$677,445 61

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 4,114 shares; the amount paid on each share of stock is \$36 46½.

The names of the Directors, and number of shares of stock held by each, are as follows: O. T. Dyer, 569; J. A. Brennehan, 260; Orrin Backus, 143; E. C. Dyer, 65; S. H. Terris, 70; A. J. Twogood, 50; D. A. Wheeler, 50. Total number of shares held by the Directors is 1,207 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside.....	\$26,658 20	\$26,658 20

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside.....	\$200,396 64	\$250,000 00

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
Southern California Insurance Co. stock.....	\$5,175 00	\$5,175 00
Riverside Heights Water Co. stock.....	2,966 40	2,966 40
Totals	\$8,141 40	\$8,141 40

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$661 50
First National Bank, Los Angeles	525 10
Merchants National Bank, Chicago	18 89
National Park Bank, New York	2,544 63
Total	\$3,750 12

SAVINGS BANK OF SAN DIEGO COUNTY—SAN DIEGO. (Incorp. May 16, 1886.)

STATEMENT ON JANUARY 1ST.

J. H. BARBOUR, President.

MONROE JOHNSON, Secretary and Treasurer.

Resources.		Liabilities.	
Real estate taken for debt	\$124,911 81	Capital paid in coin	\$20,000 00
Loans on real estate	250,554 19	Due depositors	427,714 62
Loans on stocks and bonds	9,970 83	Assessment No. 3	9,660 00
Money on hand	96 21	Assessment No. 4	4,770 00
Checks and other cash items	2,730 74	Assessment No. 5	5,739 00
Due from Consolidated National Bank	26,669 28		
Furniture and fixtures	362 65		
Profit and loss	52,587 91		
Total resources	\$467,883 62	Total liabilities	\$467,883 62

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on 26 shares of stock is \$100; the amount paid on 89 shares of stock is \$50; the amount paid on 47 shares of stock is \$60; the amount paid on 25 shares of stock is \$85; the amount paid on 204 shares of stock is \$46; the amount paid on 86 shares of stock is \$40; the amount paid on 489 shares of stock is \$30; the amount paid on 34 shares of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: George W. Marston, 10; J. D. Dexter, 23; A. H. Smith, 50; J. H. Barbour, 10; M. Johnson, 10. Total number of shares held by the Directors is 103 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$118,511 81	\$92,100 00
Riverside	6,400 00	7,000 00
Totals	\$124,911 81	\$99,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$247,554 19	\$250,000 00
Riverside	3,000 00	12,000 00
Totals	\$250,554 19	\$262,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
San Diego, Cuyamaca, and Eastern Ry. stock ..	\$15,000 00	\$9,970 83	\$3,000 00
San Diego, Cuyamaca, and Eastern Ry. bonds ..	10,000 00		

Have in addition to the above a guarantee against loss by Mrs. Jane G. Waterman. This stock and the bonds were taken as additional security to a real estate loan.

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt.....	\$120,328 20	Capital paid in coin.....	\$20,000 00
Miscellaneous bonds.....	3,000 00	Due depositors.....	394,049 21
Loans on real estate.....	212,966 15	Rents collected.....	651 11
Money on hand.....	1,325 06	Interest collected.....	4,110 48
Due from banks and bankers.....	35,240 02	Paid in on assessment No. 3.....	9,660 00
Furniture and fixtures.....	362 25	Paid in on assessment No. 4.....	4,770 00
Expenses.....	2,907 60	Paid in on assessment No. 5.....	13,119 00
Taxes.....	1,670 60		
Profit and loss account.....	68,559 92		
Total resources.....	\$446,359 80	Total liabilities.....	\$446,359 80

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$47,549. The total number of shares of stock issued is 1,000 shares; the amount paid on 58 shares of stock is \$100; the amount paid on 25 shares of stock is \$85; the amount paid on 25 shares of stock is \$60; the amount paid on 79 shares of stock is \$50; the amount paid on 204 shares of stock is \$46; the amount paid on 86 shares of stock is \$40; the amount paid on 489 shares of stock is \$30; the amount paid on 34 shares of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Barbour, 10; J. D. Dexter, 23; Geo. W. Marston, 10; A. H. Smith, 50; M. Johnson, 10. Total number of shares held by the Directors is 103 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$113,978 20	\$90,753 00
Riverside.....	6,350 00	7,000 00
Totals.....	\$120,328 20	\$97,753 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego.....	\$209,966 15	\$160,217 00
Riverside.....	3,000 00	12,000 00
Totals.....	\$212,966 15	\$172,217 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Jamacha Irrigation District bonds.....	\$3,000 00	\$3,000 00	\$3,000 00
In lieu of deficiency judgment against M. C. Morse, considered worthless.			

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
San Diego, Cuyamaca, and Eastern Ry. stock....	\$15,000 00	\$9,970 83	\$2,353 22
San Diego, Cuyamaca, and Eastern Ry. bonds....	10,000 00		

The above have since been sold for the market value.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Consolidated National Bank, San Diego.....	\$26,669 28
Merchants National Bank, San Diego.....	4,870 36
First National Bank, San Diego.....	3,700 38
Total.....	\$35,240 02

ODD FELLOWS' SAVINGS BANK—SAN FRANCISCO. (Incorp. October 13, 1866.)

STATEMENT ON JANUARY 1ST.

A. W. SCOTT, President.

JAMES BENSON, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$55,021 72	Capital paid in coin	\$128,975 00
Money on hand	2,034 76	Due depositors	264,640 09
Due from banks and bankers	49,357 46	Dividends in liquidation unpaid	38,644 11
Furniture and fixtures	540 75	Other liabilities	2,943 59
Other assets	1,559 88		
Balance	326,688 22		
Total resources	\$435,202 79	Total liabilities	\$435,202 79

The amount of authorized capital stock is \$250,000; amount subscribed is \$133,500; amount paid in coin is \$128,975. The total number of shares of stock issued is 1,249 shares; the amount paid on 1,249 shares of stock is \$124,900; on 16 shares of stock is \$1,200, equals 75 per cent; on 45 shares of stock is \$2,250, equals 50 per cent; on 25 shares of stock is \$625, equals 25 per cent.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Scott, 12; H. J. Tilden, 10; Daniel Hicks, 10; Chas. Montgomery, 20; L. B. Sonnenberg, 50; Louis Zeh, 35. Total number of shares held by the Directors is 137 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco	\$7,016 37
Sutter	48,005 35
Total	\$55,021 72

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
San Francisco Savings Union	\$16,538 71
German Savings and Loan Society, San Francisco	17,140 40
Savings and Loan Society, San Francisco	15,678 35
Total	\$49,357 46

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Order on ourselves in payment of loan, payable out of deposits (a balance)	\$22 16
Interest accrued, on deposits in bank, for the past half year	1,537 72
Total	\$1,559 88

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$55,013 22	Capital paid in coin	\$128,975 00
Money on hand	713 10	Due depositors	264,640 09
Due from banks and bankers	40,295 18	Dividends unpaid	27,873 89
Furniture and fixtures	540 75	Other liabilities	2,943 59
Other assets	18 47		
Balance	327,851 85		
Total resources	\$424,432 57	Total liabilities	\$424,432 57

The amount of capital stock is \$250,000; amount subscribed is \$133,500; amount paid in coin is \$128,975. The total number of shares of stock issued is 1,249 shares; the amount paid on 1,249 shares of stock is \$124,900; on 16 shares of stock, \$1,200, equals 75 per cent; on 45 shares of stock, \$2,250, equals 50 per cent; on 25 shares of stock, \$625, equals 25 per cent.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Scott, 12; H. J. Tilden, 10; Daniel Hicks, 10; Charles Montgomery, 20; L. B. Sonnenberg, 50; Louis Zeh, 35. Total number of shares held by the Directors is 137 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco.....	\$7,007 87
Sutter.....	48,005 35
Total.....	\$55,013 22

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
San Francisco Savings Union.....	\$13,178 54
German Savings and Loan Society, San Francisco.....	13,542 77
Savings and Loan Society, San Francisco.....	13,573 87
Total.....	\$40,295 18

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Order on ourselves, in payment of loan, payable out of deposits (a balance).....	\$18 47

PACIFIC BANK—SAN FRANCISCO. (Incorp. February 17, 1863.)

STATEMENT ON JANUARY 1ST.

J. M. McDONALD, President.

J. E. FARNUM, Secretary.

Resources.		Liabilities.	
Bank premises.....	\$200,000 00	Capital paid in coin.....	\$1,000,000 00
Real estate taken for debt....	181,443 47	Reserve fund.....	784,778 67
Miscellaneous bonds and stocks.....	880,260 38	Due depositors.....	1,161,368 63
Loans on personal and other securities.....	1,364,839 60	Due banks and bankers.....	187,447 78
Overdrafts unsecured.....	429,516 13	Dividends unpaid (in liquidation).....	18,477 79
Money on hand.....	443 75	Letters of credit.....	41,055 00
Due from banks and bankers (overdrafts).....	78,629 81	Interest (special account).....	511 83
Taxes (special account).....	1,199 15	Contingent fund (special).....	390 45
Profit and loss.....	2,936 08		
Money in other banks.....	31,661 78		
Money in hands of Sheriff.....	23,100 00		
Total resources.....	\$3,194,030 15	Total liabilities.....	\$3,194,030 15

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: James M. McDonald, 1,738; J. J. Bowen, 93; J. L. Cogswell, 10; W. F. McAlester, 10; S. F. Long, 10; Uriah Wood, 209; H. G. Meyer, 347; R. H. McDonald, 90; J. O. Jephson, 10. Total number of shares held by the Directors is 2,517 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	(Exclusive of bank premises.)	Estimated	
		Cost on Books.	Market Value.
San Francisco		\$42,565 85	\$120,000 00
Santa Clara		4,500 00	
Alameda		60,305 34	
Marin		700 00	
Contra Costa		1,629 93	
Tulare		2,215 05	
Kings		7,101 41	
Riverside		15,802 15	
Madera		16,060 00	
San Diego (Helvetia Mine)		6,713 37	
State of Oregon		326 00	
State of Washington		21,097 37	
Territory of Arizona		2,427 00	
Totals		\$181,443 47	\$120,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	\$1,305 05	\$1,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.	Market Value.
Miscellaneous stocks and bonds	\$880,260 38	\$200,000 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$200,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt	196,672 00	Reserve fund	784,765 59
Miscellaneous bonds and stocks	618,491 62	Special contingent fund	224 50
County warrants	120 00	Due depositors, certificates of deposit, and letters of credit	1,084,270 22
Loans on personal and other securities	1,731,358 69	Due banks and bankers	87,959 61
Money on hand	272 28	Dividends unpaid (in liquidation)	19,002 93
Due from banks and bankers	18,724 50	Interest and rent	6,619 57
Expenses and salaries	3,156 03		
Taxes, insurance, and legal expenses	5,237 68		
Other assets	34,310 39		
Profit and loss	174,499 23		
Total resources	\$2,982,842 42	Total liabilities	\$2,982,842 42

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. M. McDonald, 1,738; C. F. Lott, 104; J. O. Jephson, 10; J. J. Bowen, 93; H. G. Meyer, 347; Uriah Wood, 209; S. F. Long, 10; W. F. McAlester, 10; J. L. Cogswell, 10. Total number of shares held by the Directors is 2,531 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.
(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco	\$42,561 35
Santa Clara	4,500 00
Alameda	60,105 34
Marin	700 00
Contra Costa	1,629 93
Tulare	2,215 05
Kings	7,101 41
Riverside	16,058 55
Madera	16,010 00
State of Oregon	326 00
State of Washington	21,097 37
Territory of Arizona	24,427 00
Total	\$196,672 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Estimated Market Value.
San Francisco	\$1,305 05	\$600 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.	Estimated Market Value.
Miscellaneous stocks and bonds	\$618,491 62	\$100,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$4,724 50
First National Bank, San Francisco	14,000 00
Total	\$18,724 50

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Collections unpaid	\$190 35
Mortgage, special	3,155 88
Helvetia Mine, San Diego County	7,092 56
Cash in hands of Sheriff	2,000 00
Claim against Phoenix Water Co.	8,250 00
Claim—California National Bank, receiver's certificate	13,621 60
Total	\$34,310 39

PEOPLE'S HOME SAVINGS BANK—SAN FRANCISCO.
(Incorp. May 11, 1888.)

STATEMENT ON JANUARY 1ST.

GEO. STONE, President.

JOHN F. SHEEHAN, Receiver.

Resources.		Liabilities.	
Real estate taken for debt.....	\$505,144 73	Capital paid in coin.....	\$333,333 33
Miscellaneous bonds and stocks.....	411,490 00	Due depositors.....	1,542,838 20
Loans on real estate.....	650,768 64	Dividends unpaid.....	93 00
Loans on stocks and bonds.....	191,368 69	Rents and deposits to insure return of keys and tin boxes by safe deposit customers now being adjusted with Pacific Coast Savings Society	978 30
Loans on other securities (attachment).....	5,792 05		
Loans on personal security and overdrafts.....	35,723 53		
Money on hand.....	118 10		
Checks and other cash items.....	1,972 66		
Due from banks and bankers.....	63,785 35		
Profit and loss.....	11,079 08		
Total resources	\$1,877,242 83	Total liabilities.....	\$1,877,242 83

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$333,333 33. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$33 33.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. Stone, 5; S. K. Thornton, 5; Rolla V. Watt, 5; S. P. Young, 5; J. R. Hillman, 10; I. L. Merrill, 5. Total number of shares held by the Directors is 35 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	(Exclusive of bank premises.)	
	Cost on Books.	Market Value.
San Francisco.....	\$55,114 07	\$26,375 00
Alameda.....	14,774 95	10,460 00
Fresno.....	37,889 05	33,400 00
Los Angeles.....	47,338 99	15,160 00
Madera.....	25,000 00	8,360 00
Merced.....	11,300 15	9,600 00
Monterey.....	5,785 97	3,060 00
Shasta.....	6,634 76	2,622 00
San Bernardino.....	124,897 56	84,000 00
San Diego.....	15,497 05	10,000 00
San Luis Obispo.....	158,255 75	48,219 00
Tulare.....	2,656 43	1,000 00
Totals.....	\$505,144 73	\$252,256 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco.....	\$213,627 17	\$158,300 00
Fresno.....	71,945 90	66,775 00
Kings.....	14,907 41	12,500 00
Madera.....	68,657 09	57,000 00
Marin.....	4,201 80	7,000 00
Monterey.....	1,900 00	2,500 00
Riverside.....	164,189 25	100,308 00
San Bernardino.....	46,960 45	49,586 00
San Luis Obispo.....	13 75	1,200 00
San Mateo.....	900 00	1,200 00
Tulare.....	18,156 67	35,000 00
Territory of Arizona.....	45,309 15	15,000 00
Totals.....	\$650,768 64	\$506,369 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.
Los Angeles Consolidated Electric Railway Co. bonds.....	\$195,000 00	\$195,000 00
Phoenix City Railway Co. bonds.....	165,000 00	165,000 00
West Redlands Water Co. stock.....	5,000 00	5,125 00
Pacific Bank stock.....	28,900 00	46,365 00
Totals.....	\$393,900 00	\$411,490 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.
People's Home Savings Bank stock.....	\$315,700 00	\$107,338 00
Blue Lakes Water Co. bonds and stock.....	435,000 00	19,000 00
Morgan Oyster Co. stock.....	20,000 00	17,773 99
Water, Land, and Improvement Co.'s stock.....	337,500 00	7,256 70
The note of H. W. Westphall, indorsed by Swanbery, secured by 150 shares Morgan Oyster Co. stock, and 4,500 shares Merchants' Ice and Cold Storage Co. stock, was missing on May 2, 1894, and a receipt from C. O. Swanberg for it found in its place.....	-----	\$40,000 00
Totals.....	\$1,108,200 00	\$191,368 69

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Balance due on notes of I. H. Ham, secured by attachment on real estate in Tulare City.....	\$5,792 05	\$10,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Crocker-Woolworth National Bank, San Francisco.....	\$26,695 67
California Safe Deposit and Trust Co., San Francisco.....	35,000 00
Pacific Coast Savings Society, San Francisco.....	2,000 00
Pacific Bank, San Francisco.....	89 68
Total.....	\$63,785 35

NOTE.—We also hold 25 Los Angeles Consolidated Electric Railway Co. bonds, as security for Pacific Bank guarantees on various matters, par value of which is \$25,000.

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$506,990 18	Capital paid in coin.....	\$333,333 33
Miscellaneous bonds and stocks.....	411,490 00	Due depositors.....	1,463,843 95
Loans on real estate	607,143 17	Dividends unpaid	93 00
Loans on stocks and bonds	186,368 69	Dividend No. 1, in liquidation	7,994 84
Loans on other securities (attachment).....	5,792 05	Interest and rents	8,295 01
Loans on personal security and overdrafts.....	35,723 53		
Money on hand.....	90 00		
Checks and other cash items.....	175 00		
Due from banks and bankers.....	26,479 92		
Expenses	5,631 99		
Taxes.....	5,372 71		
Profit and loss	22,302 89		
Total resources	\$1,813,560 13	Total liabilities	\$1,813,560 13

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$333,333 33. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$33 33.

The names of the Directors, and number of shares of stock held by each, are as follows: George Stone, 5; S. K. Thornton, 5; I. L. Merrill, 5; John W. Coleman, 5; J. C. Johnson, 5; Thomas S. Williams, Jr., 5; George F. Davidson, 6. Total number of shares held by the Directors is 36 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	\$12,436 80	\$6,900 00
Fresno	38,115 55	38,180 00
Los Angeles.....	47,350 74	16,960 00
Madera.....	34,550 76	7,560 00
Merced.....	11,310 15	9,600 00
Monterey	5,785 97	4,840 00
San Bernardino	125,578 95	84,000 00
San Diego.....	15,551 50	11,500 00
San Luis Obispo.....	158,255 75	80,365 00
San Francisco.....	48,762 82	24,375 00
Shasta.....	6,634 76	6,244 00
Tulare.....	2,656 43	1,000 00
Totals	\$506,990 18	\$291,524 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$40,196 35	\$38,300 00
Kings	14,957 31	12,500 00
Madera	60,942 40	62,100 00
Monterey	1,300 00	2,500 00
Riverside	164,659 95	100,308 00
San Bernardino	47,070 45	49,516 00
San Francisco	213,639 17	168,000 00
San Mateo	830 00	1,125 00
Tulare	18,156 67	35,000 00
Territory of Arizona	45,390 87	15,000 00
Totals	\$607,143 17	\$484,349 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.
195 Los Angeles Consolidated Electric Railway Co. bonds....	\$195,000 00	\$195,000 00
165 Phoenix City Railway Co. bonds.....	165,000 00	165,000 00
50 shares West Redlands Water Co. stock	5,000 00	5,125 00
289 shares Pacific Bank stock	28,900 00	46,365 00
Totals	\$393,900 00	\$411,490 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.
People's Home Savings Bank stock	\$107,338 00
Blue Lakes Water Co. stock and bonds	14,000 00
Water, Land, and Improvement Co.'s stock	7,256 70
Morgan Oyster Co. stock	17,773 99
Note of H. W. Westphal, indorsed by C. O. Swanberg, secured by 150 shares of Morgan Oyster Co. stock, and 4,500 shares of Merchants' Ice and Cold Storage Co. stock, is still missing, but suit has been commenced for its recovery	40,000 00
Total	\$186,368 69

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Balance due on note of I. H. Ham, secured by attachment on real estate in Tulare City	\$5,792 05	\$10,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
California Safe Deposit and Trust Co., San Francisco	\$19,426 38
Pacific Coast Savings Society, San Francisco	6,363 86
Pacific Bank, San Francisco	689 68
Total	\$26,479 92

NOTE.—We also hold 25 Los Angeles Consolidated Electric Railway Co. bonds, as security for Pacific Bank guarantees on various matters, par value of which is \$25,000.

SEMI-ANNUAL REPORTS
OF THE
PRIVATE BANKS OF CALIFORNIA.

REPORTS OF PRIVATE BANKS.

PEOPLE'S BANK OF BENICIA.

STATEMENT ON JANUARY 1ST.

W. L. CROOKS Manager.

Resources.		Liabilities.	
Real estate	\$600 00	Capital paid in coin	\$10,000 00
Loans on real estate	5,400 00	Profit and loss	300 22
Loans on personal security, including overdrafts	28,781 18	Due depositors	36,246 79
Money on hand	9,251 98	State, county, or city money ..	352 24
Due from banks and bankers ..	2,866 09		
Total resources	\$46,899 25	Total liabilities	\$46,899 25

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books. Market Value.	
Solano	\$600 00	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Solano	\$5,400 00	\$20,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$2,502 01
Laidlaw & Co., New York	364 08
Total	\$2,866 09

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate	\$620 00	Capital paid in coin	\$10,000 00
Loans on real estate	2,000 00	Due depositors	42,876 51
Loans on stocks	156 28	State, county, or city money ..	189 85
Loans on personal security, including overdrafts	33,915 19		
Money on hand	14,973 63		
Due from banks and bankers ..	1,282 82		
Expenses and taxes	118 44		
Total resources	\$53,066 36	Total liabilities	\$53,066 36

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books. Market Value.	
Solano	\$620 00	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano.....	\$2,000 00	\$10,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
New Era Publishing Co. stock.....	\$156 28	\$156 28	\$250 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$1,221 26
Laidlaw & Co., New York	61 56
Total	\$1,282 82

C. A. STEVENS, BANKER—CALISTOGA.

STATEMENT ON JANUARY 1ST.

C. A. STEVENSCashier.

Resources.		Liabilities.	
Miscellaneous stocks.....	\$1,950 00	Reserve fund	\$127 26
County warrants.....	339 12	Profit and loss.....	111 23
Loans on personal security, including overdrafts.....	3,818 93	Due depositors.....	8,632 47
Money on hand.....	938 16	City money.....	1,081 97
Due from banks and bankers..	2,906 72		
Total resources	\$9,952 93	Total liabilities	\$9,952 93

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Carver National Bank stock.....	\$1,200 00	\$1,200 00	\$1,200 00
Savings Bank of St. Helena stock.....	770 00	750 00	770 00
Napa County road warrants.....	339 12	339 12	339 12
Totals	\$2,309 12	\$2,289 12	\$2,309 12

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$1,111 83
Carver National Bank, St. Helena.....	1,794 89
Total	\$2,906 72

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Miscellaneous stocks.....	\$750 00	Profit and loss and contin- gent fund.....	\$538 19
County warrants.....	278 60	Due depositors.....	9,107 10
Loans on personal security and overdrafts.....	3,333 43	State, county, or city money..	261 38
Money on hand.....	2,377 35		
Checks and other cash items..	172 80		
Due from banks and bankers..	2,994 49		
Total resources	\$9,906 67	Total liabilities	\$9,906 67

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Savings Bank of St. Helena stock	\$770 00	\$750 00	\$770 00
Napa County road and school warrants	278 60	278 60	278 60
Totals	\$1,048 60	\$1,028 60	\$1,048 60

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$1,247 18
Carver National Bank, St. Helena	1,747 31
Total	\$2,994 49
Own other property, consisting of real estate, stock of hardware, etc., valued at \$11,000.	

J. FRANK & SONS, BANKERS—CALISTOGA.

STATEMENT ON JANUARY 1ST.

J. FRANK, F. FRANK, and M. FRANK, Partners.

F. FRANK, Cashier.

Resources.		Liabilities.	
Real estate	\$58,000 00	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	10,000 00	Reserve fund	15,145 59
Loans on real estate	500 00	Due depositors	5,003 94
Loans on stocks, bonds, and warrants	10,000 00	Other liabilities	18,259 71
Loans on personal security, including overdrafts	7,509 15		
Money on hand	804 15		
Due from banks and bankers	695 94		
Furniture and fixtures	900 00		
Total resources	\$88,409 24	Total liabilities	\$88,409 24

We have various other assets, including stock of merchandise at Calistoga, which are not included in this report, but this report does include all our liabilities.

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Market Value.
Solano	\$47,000 00
Napa	3,000 00
San Francisco	8,000 00
Total	\$58,000 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate	\$58,000 00	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	10,000 00	Reserve fund	12,578 99
Loans on real estate	5,000 00	Due depositors	10,621 57
Loans on stocks, bonds, and warrants	8,000 00	Due banks and bankers	9,000 00
Loans on personal security, including overdrafts	5,621 77	Other liabilities	2,783 25
Money on hand	1,347 29		
Due from banks and bankers	614 74		
Furniture and fixtures	900 00		
Total resources	\$84,983 81	Total liabilities	\$84,983 81

We have various other assets, including stock of merchandise at Calistoga, which are not included in this report, but this report does include all our liabilities.

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Market Value.
Solano.....	\$47,000 00
Napa.....	3,000 00
San Francisco.....	8,000 00
Total.....	\$58,000 00

CRESSLER & BONNER, BANKERS—CEDARVILLE.

STATEMENT ON JANUARY 1ST.

WM. T. CRESSLER and JOHN H. BONNER.....Partners.

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$100,000 00
Other real estate.....	5,529 16	Profit and loss.....	7,442 95
County warrants.....	115 66	Due depositors.....	35,380 75
Loans on real estate.....	57,223 96	Interest, rent, discount, and exchange.....	7,488 02
Loans on personal security, including overdrafts.....	65,567 09	County money.....	6,600 00
Money on hand.....	1,926 99		
Due from banks and bankers..	8,824 53		
Expenses and taxes.....	1,202 80		
Other assets.....	6,521 48		
Total resources.....	\$156,911 72	Total liabilities.....	\$156,911 72

Our bank building cost \$18,000. In other real estate, amounting to \$40,529 16, we include \$5,529 16 in banking capital.

Impossible to state market value of real estate, as very little is changing hands, except in payment of debts, when it is taken by mortgagee.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Modoc.....	\$34,623 96
Harney, Oregon.....	20,000 00
Lake, Oregon.....	2,600 00
Total.....	\$57,223 96

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.
County scrip.....	\$120 00	\$115 66

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London and San Francisco Bank, San Francisco.....	\$6,692 52
Central National Bank, New York.....	1,586 72
First National Bank, Reno, Nevada.....	545 34
Total.....	\$8,824 58

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Promissory gold coin notes and overdrafts.....	\$65,567 09
Beef cattle, grain, lumber, and barbed wire—(mostly cattle).....	6,521 48
Total.....	\$72,088 57

Have passed to profit and loss what we considered bad.

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$10,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	52,685 86	Profit and loss and contin- gent fund	10,000 00
Loans on personal security and overdrafts	81,748 47	Due depositors	34,597 96
Money on hand	3,735 16	Dividends unpaid	1,806 31
Checks and other cash items	197 86	Rent, exchange, etc.	486 59
Due from banks and bankers	4,101 86	County money	5,600 00
Expenses	21 65		
Total resources	\$152,490 86	Total liabilities	\$152,490 86

It is impossible to state market value of real estate, as very little is changing hands except in payment of debts, when it is taken by mortgagee, and then only in payment of the debt.

Our books show we have \$75,000 of assets, besides what we report as banking capital. About \$50,000 of this is real estate; the balance consists of cattle, grain, lumber, etc. None of it is incumbered. This statement shows our entire company indebtedness.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Modoc	\$28,185 86
Harney, Oregon	20,000 00
Lake, Oregon	4,500 00
Total	\$52,685 86

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London and San Francisco Bank, San Francisco	\$1,626 11
First National Bank, Reno, Nevada	1,472 78
Central National Bank, New York	1,002 97
Total	\$4,101 86

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Promissory gold coin notes	\$73,423 44
Overdrafts	8,325 03
Total	\$81,748 47

W. & P. NICHOLLS, BANKERS—DUTCH FLAT.

STATEMENT ON JANUARY 1ST.

JOHN NICHOLLS, WILLIAM NICHOLLS, and WILLIAM NICHOLLS, JR. Partners.

Resources.		Liabilities.	
Bank premises	\$750 00	Capital paid in coin	\$50,000 00
Miscellaneous stocks	20,000 00	Due depositors	22,071 24
Loans on real estate	22,106 00		
Loans on personal security, including overdrafts	8,235 94		
Money on hand	13,005 83		
Due from banks and bankers	7,223 47		
Furniture and fixtures	750 00		
Total resources	\$72,071 24	Total liabilities	\$72,071 24

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	\$750 00	\$750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Lake	\$2,500 00	\$15,000 00
Merced	1,200 00	2,500 00
Placer	8,036 00	14,000 00
Stanislaus	10,370 00	17,500 00
Totals	\$22,106 00	\$49,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Spring Valley Water stock	\$20,000 00	\$20,000 00	\$19,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Placer County Bank, Auburn	\$423 74
Wells, Fargo & Co.'s Bank, San Francisco	6,799 73
Total	\$7,223 47

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$750 00	Capital paid in coin	\$50,000 00
Miscellaneous stocks	20,000 00	Profit and loss	2,098 20
Loans on real estate	22,106 00	Due depositors	24,445 50
Loans on personal security, including overdrafts	19,209 74		
Money on hand	5,298 73		
Due from banks and bankers	3,225 33		
Furniture and fixtures	750 00		
Gold bullion	5,203 90		
Total resources	\$76,543 70	Total liabilities	\$76,543 70

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	\$750 00	\$750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Lake	\$2,500 00	\$15,000 00
Merced	1,200 00	2,500 00
Placer	8,036 00	14,000 00
Stanislaus	10,370 00	17,500 00
Totals	\$22,106 00	\$49,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Spring Valley Water stock	\$20,000 00	\$20,000 00	\$20,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Placer County Bank, Auburn	\$550 24
Wells, Fargo & Co.'s Bank, San Francisco	2,675 09
Total	\$3,225 33

JAMES H. BURNHAM, BANKER—FOLSOM.

STATEMENT ON JANUARY 1ST.

Resources.		Liabilities.	
Bank premises and other real estate	\$18,334 96	Capital paid in coin	\$10,000 00
Loans on real estate	2,900 00	Reserve fund and profit and loss	9,411 53
Loans on personal security, including overdrafts	4,757 06	Due depositors	22,068 56
Money on hand	5,467 00		
Due from banks and bankers ..	9,119 68		
Furniture and fixtures	525 00		
Expenses and taxes	106 30		
Other assets	270 09		
Total resources	\$41,480 09	Total liabilities	\$41,480 09

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$18,334 96	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sacramento	\$2,050 00	\$7,000 00
El Dorado	850 00	2,000 00
Totals	\$2,900 00	\$9,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco	\$4,167 84
California State Bank, Sacramento	4,626 29
Hibernia Savings and Loan Society, San Francisco	79 72
San Francisco Savings Union	245 83
Total	\$9,119 68

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Suspense account	\$270 09

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises and other real estate	\$18,312 04	Capital paid in coin	\$10,000 00
Loans on real estate	2,700 00	Profit and loss	9,873 76
Loans on personal security, including overdrafts	3,641 01	Due depositors	23,154 14
Money on hand	3,763 55		
Due from banks and bankers ..	13,743 41		
Furniture and fixtures	525 60		
Expenses and taxes	32 80		
Suspense account	310 09		
Total resources	\$43,027 90	Total liabilities	\$43,027 90

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$18,312 04	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sacramento	\$1,850 00	\$6,800 00
El Dorado	850 00	2,000 00
Totals	\$2,700 00	\$8,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
California State Bank, Sacramento	\$7,648 48
Wells, Fargo & Co.'s Bank, San Francisco	3,727 69
Hibernia Savings and Loan Society, San Francisco	1,093 50
San Francisco Savings Union, San Francisco	1,273 74
Total	\$13,743 41

BANK OF A. B. CARLOCK—FORT JONES.

STATEMENT ON JANUARY 1ST.

A. B. CARLOCK, Owner.

MARTIN C. BEEM, Cashier.

Resources.		Liabilities.	
Bank premises	\$4,600 00	Capital paid in coin	\$35,000 00
Other real estate	3,375 00	Reserve fund	1,802 26
Miscellaneous stocks	2,590 00	Due depositors	43,257 13
County warrants	757 25		
Loans on real estate	28,975 00		
Loans on personal security, including overdrafts	29,141 17		
Money on hand	3,403 97		
Due from banks and bankers	5,094 50		
Furniture and fixtures	1,455 00		
Personal property	667 50		
Total resources	\$80,059 39	Total liabilities	\$80,059 39

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Siskiyou	\$7,975 00	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Siskiyou	\$27,975 00	\$50,000 00
Kern	1,000 00	3,000 00
Totals	\$28,975 00	\$53,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
The Pacific Surety Co. (San Francisco) stock	\$1,000 00	\$1,000 00	\$1,200 00
Bank of Bakersfield stock	3,000 00	1,590 00	2,100 00
Siskiyou County school warrants	757 25	757 25	757 25
Totals	\$4,757 25	\$3,347 25	\$4,057 25

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco	\$899 00
Wells, Fargo & Co.'s Bank, New York	2,803 50
Siskiyou County Bank, Yreka	1,392 00
Total	\$5,094 50

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$4,000 00	Capital paid in coin	\$35,000 00
Real estate taken for debt	2,543 00	Profit and loss and contin-	
Miscellaneous stocks	2,530 00	gent fund	3,192 51
County warrants	662 05	Due depositors	51,293 86
Loans on real estate	26,112 00		
Loans on personal security			
and overdrafts	36,529 00		
Money on hand	5,110 99		
Due from banks and bankers	9,876 83		
Furniture and fixtures	1,455 00		
Personal property	667 50		
Total resources	\$89,486 37	Total liabilities	\$89,486 37

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Siskiyou	\$2,543 00	\$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Siskiyou	\$20,712 00	\$40,000 00
Kern	5,400 00	10,000 00
Totals	\$26,112 00	\$50,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Pacific Surety Co. (San Francisco) stock	\$1,000 00	\$1,000 00	\$1,200 00
Bank of Bakersfield stock	3,000 00	1,530 00	1,530 00
Siskiyou County school warrants	662 05	662 05	662 05
Totals	\$4,662 05	\$3,192 05	\$3,392 05

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco	\$8,638 08
Wells, Fargo & Co.'s Bank, New York	1,075 94
Siskiyou County Bank, Yreka	162 81
Total	\$9,876 83

WEISSBEIN BROS. & CO., BANKERS—GRASS VALLEY.

STATEMENT ON JANUARY 1ST.

JOSEPH WEISSBEIN and JACOB WEISSBEINPartners.

Resources.		Liabilities.	
Real estate.....	\$50,715 18	Capital paid in coin	\$50,000 00
Miscellaneous stocks.....	1,355 66	Profit and loss.....	4,930 78
County warrants.....	105 75	Due depositors.....	73,496 58
Loans on real estate.....	41,939 12	Due banks and bankers.....	5,238 28
Loans on stocks and warrants.....	2,018 50	Other liabilities.....	224 15
Loans on personal security, including overdrafts.....	20,907 38		
Money on hand.....	15,996 76		
Furniture and fixtures.....	280 35		
Other assets.....	571 09		
Total resources	\$133,889 79	Total liabilities	\$133,889 79

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$43,660 20	\$60,000 00
Nevada.....	7,054 98	11,000 00
Totals	\$50,715 18	\$71,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco.....	\$20,856 31	\$35,000 00
Nevada.....	21,082 81	40,000 00
Totals	\$41,939 12	\$75,000 00

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
75 shares North Star Mining Co. stock.....	\$75 00	\$375 00
710 shares Gold Hill Mining Co. stock.....	461 50	461 50
100 shares Omaha Consolidated Gold Mining Co. stock.....	594 16	762 50
525 shares Pennsylvania Consolidated Gold Mining Co. stock.....	225 00	225 00
22½ shares Orleans Mining Co. stock.....		
Totals	\$1,355 66	\$1,824 00

AMOUNT LOANED ON STOCKS AND WARRANTS.

	Amt. Loaned.	Market Value.
Nevada County tax sale certificates.....	\$412 01	\$500 00
5 shares Spring Valley Water Co. stock.....	102 63	460 00
1,995 shares Grass Valley Lumber Co. stock.....	921 36	1,600 00
1,000 shares Grass Valley Lumber Co. stock.....	582 50	800 00
Totals	\$2,018 50	\$3,360 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Sundry exchanges sent for collection	\$169 08	\$169 08
Gold dust	402 01	402 01
Totals	\$571 09	\$571 09

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate	\$46,781 61	Capital paid in coin	\$50,000 00
Miscellaneous stocks	1,041 85	Profit and loss	6,459 27
County warrants	222 25	Due depositors	55,773 50
Loans on real estate	45,123 96	Due banks and bankers	6,000 00
Loans on stocks	1,996 50		
Loans on personal security, including overdrafts	13,558 30		
Money on hand	3,235 75		
Due from banks and bankers ..	5,503 10		
Furniture and fixtures	280 35		
Other assets (gold dust)	489 10		
Total resources	\$118,232 77	Total liabilities	\$118,232 77

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Nevada	\$8,490 77	\$12,000 00
San Francisco	38,290 84	50,000 00
Totals	\$46,781 61	\$62,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Nevada	\$26,203 23	\$40,000 00
San Francisco	18,920 73	25,000 00
Totals	\$45,123 96	\$65,000 00

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
75 shares North Star Mining Co. stock	\$75 00	\$300 00
710 shares Gold Hill Mining Co. stock	461 50	500 00
157½ shares Orleans Mining Co. stock	225 00	225 00
Totals	\$761 50	\$1,025 00

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.	Market Value.
23 shares Sperry Flour Co. stock	\$341 89	\$400 00
2 shares Nevada County Narrow Gauge Railroad Co. stock ..	12 50	25 00
2,995 shares Grass Valley Lumber Co. stock	1,591 36	3,000 00
62 shares W. Y. O. D. Mining Co. stock	50 75	200 00
Totals	\$1,996 50	\$3,625 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$5,238 65
C. B. Richard & Co., New York	264 45
Total	\$5,503 10

J. W. SURFACE & SON, BANKERS—IONE.

STATEMENT ON JUNE 17TH.

J. W. SURFACE and JACOB SURFACE.....Partners.

Resources.		Liabilities.	
Real estate	\$13,950 00	Capital paid in coin	\$19,410 81
Miscellaneous stocks	500 00	Profit and loss	600 00
Loans on real estate	150 00	Due depositors	25,814 88
Loans on stocks	800 00	Other liabilities	14,454 00
Loans on other securities (grain)	1,153 00		
Loans on personal security, including overdrafts	33,524 11		
Money on hand	2,819 45		
Due from California State Bank, Sacramento	5,472 56		
Furniture and fixtures	1,475 00		
Expenses and taxes	390 57		
Other assets (gold dust)	45 00		
Total resources	\$60,279 69	Total liabilities	\$60,279 69

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Amador	\$8,500 00	\$5,750 00
Alameda	7,000 00	7,000 00
Santa Cruz	1,200 00	1,200 00
Totals	\$16,700 00	\$13,950 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Amador	\$150 00	\$600 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Amador County Roller Flour Mills stock	\$25 00	\$500 00	\$25 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
On stock held as security on Amador County Roller Flour Mills	\$25 00	\$12,469 72	\$25 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse in Amador County Roller Flour Mills...	\$1,153 00	\$1,600 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Notes and personal security	\$21,854 39

SEELEY & BICKFORD, BANKERS—NAPA CITY.

STATEMENT ON JANUARY 1ST.

C. B. SEELEY and L. A. BICKFORD Partners.

Resources.		Liabilities.	
Real estate	\$1,600 00	Capital paid in coin	\$36,168 34
County warrants	440 70	Profit and loss	2,191 75
Loans on real estate	4,361 35	Due depositors	33,336 80
Loans on other securities (grain)	200 00	State money	11,031 38
Loans on personal security, including overdrafts	50,089 21		
Money on hand	19,913 40		
Due from Sather Banking Co., San Francisco	1,553 10		
Furniture and fixtures	2,500 00		
Other assets	2,070 51		
Total resources	\$82,728 27	Total liabilities	\$82,728 27

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.
Napa	\$1,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa	\$4,361 35	\$14,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants	\$440 70	\$418 67	\$440 70
Building and Loan Association stock	2,070 51	1,850 51	2,070 51
Totals	\$2,511 21	\$2,269 18	\$2,511 21

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse	\$200 00	\$250 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate taken for debt	\$3,600 00	Capital paid in coin	\$36,168 34
County warrants	224 00	Profit and loss and contin- gent fund	1,273 63
Loans on real estate	2,361 35	Due depositors	31,243 30
Loans on other securities (grain)	200 00	State, county, or city money	5,193 74
Loans on personal security and overdrafts	52,133 28		
Money on hand	9,104 88		
Due from Sather Banking Co., San Francisco	3,916 35		
Other assets	2,339 15		
Total resources	\$73,879 01	Total liabilities	\$73,879 01

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Napa	\$3,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa	\$2,361 35	\$5,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants	\$224 00	\$212 00	\$224 00
Napa Building and Loan Association stock	2,339 15	2,100 00	2,339 15
Totals	\$2,563 15	\$2,312 00	\$2,563 15

E. COOKE SMITH, BANKER—PACIFIC GROVE.

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$3,500 00	Capital paid in coin	\$19,000 00
Other real estate	3,906 79	Profit and loss	76 37
Miscellaneous stocks	455 00	Due depositors	2,601 34
County warrants	22 00	Due banks and bankers	948 69
Loans on other securities (grain, etc.)	554 80	Other liabilities	1,500 00
Loans on personal security, including overdrafts	11,323 69		
Money on hand	2,220 90		
Due from banks and bankers	1,743 22		
Furniture and fixtures	400 00		
Total resources	\$24,126 40	Total liabilities	\$24,126 40

REAL ESTATE OWNED BY THE BANKING FIRM.

	Cost on Books.	Market Value.
San Diego	\$600 00	\$500 00
Santa Clara	1,369 31	1,369 31
Monterey	5,447 48	7,575 00
Totals	\$7,416 79	\$9,444 31

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Monterey Power Co. stock	\$30 00	\$155 00	\$155 00
Monterey Street Car Co. stock	5 00	300 00	300 00
Totals		\$455 00	\$455 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$1,684 62
Salinas City Bank	58 60
Total	\$1,743 22

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Drafts in transit	\$730 23	\$730 23

BANK OF PASO ROBLES.

STATEMENT ON JANUARY 1ST.

R. E. JACK, I. GOLDTREE, and D. SPEYER, Partners.

D. SPEYER, Cashier.

Resources.		Liabilities.	
Real estate	\$5,411 03	Capital paid in coin	\$45,000 00
County warrants	12 00	Profit and loss	3,473 24
Loans on real estate	15,250 00	Due depositors	103,099 20
Loans on personal security, including overdrafts	118,317 51		
Money on hand	4,950 54		
Due from banks and bankers ..	5,816 26		
Furniture and fixtures	1,815 10		
Total resources	\$151,572 44	Total liabilities	\$151,572 44

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	\$15,250 00	\$26,800 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
San Luis Obispo County school warrants	\$12 00	\$12 00	\$12 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$4,555 62
County Bank, San Luis Obispo	1,074 56
J. & W. Seligman & Co., New York	182 25
Knauth, Nachod & Kuhne, New York	3 83
Total	\$5,816 26

STATEMENT ON JUNE 17TH.

R. E. JACK, I. GOLDTREE, and D. SPEYER, Partners.

F. D. FROST, Cashier.

Resources.		Liabilities.	
Real estate	\$5,345 43	Capital paid in coin	\$45,000 00
County warrants	478 00	Profit and loss	3,423 24
Loans on real estate	15,250 00	Due depositors	99,122 94
Loans on personal security, including overdrafts	122,103 95	Due banks and bankers	2,856 68
Money on hand	3,211 76	Other liabilities	56 57
Furniture and fixtures	1,815 10	State, county, or city money ..	542 08
Expenses and taxes	2,278 12		
Other assets	519 15		
Total resources	\$151,001 51	Total liabilities	\$151,001 51

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$5,345 43	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo.....	\$15,250 00	\$26,800 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
San Luis Obispo County school warrants	\$478 00	\$478 00	\$478 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Cash collections.....	\$27 80	\$27 80
Interest account.....	491 35	491 35
Totals	\$519 15	\$519 15

A. MIERSON, BANKER—PLACERVILLE.

STATEMENT ON JANUARY 1ST.

M. MIERSON.....Cashier.

Resources.		Liabilities.	
Bank premises and other real estate.....	\$16,800 00	Capital paid in coin	\$75,000 00
Miscellaneous stocks	7,270 00	Profit and loss.....	6,876 50
Loans on real estate	7,419 00	Due depositors.....	39,318 00
Loans on other securities.....	718 00		
Loans on personal security, including overdrafts.....	27,315 00		
Money on hand.....	8,323 20		
Due from banks and bankers ..	19,049 30		
Furniture and fixtures.....	1,300 00		
Other assets	33,000 00		
Total resources	\$121,194 50	Total liabilities.....	\$121,194 50

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado.....	\$13,050 00	\$13,050 00
San Francisco	3,750 00	3,750 00
Totals	\$16,800 00	\$16,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
El Dorado.....	\$7,419 00	\$7,419 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Home Security Building and Loan stock	\$5,000 00	\$1,650 00	\$2,000 00
Occidental Building and Loan stock	1,000 00	560 00	880 00
Argonaut Building and Loan stock	1,000 00	225 00	265 00
Acme Building and Loan stock	5,000 00	1,150 00	1,275 00
El Dorado Building and Loan stock.....	5,000 00	1,125 00	1,250 00
Pacific Building and Loan stock	2,000 00	840 00	1,000 00
El Dorado Milling Co. stock.....	300 00	300 00	300 00
Masonic Building Association stock	250 00	250 00	250 00
El Dorado Fruit Association stock.....	50 00	50 00	50 00
Totals	\$19,600 00	\$6,150 00	\$7,270 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Jewelry and diamonds	\$718 00	\$1,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$12,318 55
California State Bank, Sacramento	913 75
Central National Bank, New York	5,817 00
Total	\$19,049 50

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Stock of merchandise	\$33,000 00	\$33,000 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises and real estate taken for debt	\$13,500 00	Capital paid in coin	\$75,000 00
Miscellaneous stocks	7,150 00	Profit and loss and contingent fund	6,712 11
Loans on real estate	1,675 00	Due depositors	32,967 03
Loans on personal security and overdrafts	32,350 00		
Money on hand	7,866 35		
Due from banks and bankers ..	17,237 79		
Furniture and fixtures	1,400 00		
Other assets	33,500 00		
Total resources	\$114,679 14	Total liabilities	\$114,679 14

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
El Dorado	\$13,500 00	\$13,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
El Dorado	\$1,675 00	\$1,675 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
El Dorado Building and Loan Association, San Francisco, stock	\$5,000 00	\$1,300 00	\$1,500 00
Acme Building and Loan Association, San Francisco, stock	5,000 00	1,200 00	1,400 00
Home Security Building and Loan Association, Oakland, stock	5,000 00	1,800 00	2,450 00
Pacific Building and Loan Association, San Francisco, stock	2,000 00	900 00	1,200 00
El Dorado Milling Co. stock	300 00	300 00	300 00
El Dorado Fruit Association stock	50 00	50 00	50 00
Masonic Hall Association stock	250 00	250 00	250 00
Totals	\$17,600 00	\$5,800 00	\$7,150 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Central National Bank, New York	\$11,318 32
Anglo-Californian Bank, San Francisco	5,166 47
California State Bank, Sacramento	418 00
German Savings and Loan Society, San Francisco	335 00
Total	\$17,237 79

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Stock of merchandise	\$33,500 00	\$33,500 00

HERBERT KRAFT, BANKER—RED BLUFF.

STATEMENT ON JANUARY 1ST.

Resources.		Liabilities.	
Bank premises	\$6,880 50	Capital paid in coin	\$474,875 61
Other real estate	249,283 29	Due depositors	53,995 80
County warrants	270 40	Other liabilities	112 77
Loans on real estate	132,644 28	State, county, or city money ..	28,000 00
Loans on other securities (grain)	5,800 00		
Loans on personal security, including overdrafts	91,099 59		
Money on hand	14,241 11		
Due from banks and bankers ..	54,534 51		
Furniture and fixtures	2,230 50		
Total resources	\$556,984 18	Total liabilities	\$556,984 18

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$212,909 27	\$300,000 00
Shasta	5,969 02	7,500 00
Siskiyou	405 00	405 00
Glenn	30,000 00	50,000 00
Totals	\$249,283 29	\$357,905 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tehama	\$126,044 28	\$200,000 00
Glenn	3,100 00	5,000 00
Shasta	3,500 00	5,000 00
Totals	\$132,644 28	\$210,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
School orders	\$270 40	\$270 40	\$270 40

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat	\$5,800 00	\$7,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$51,088 38
Laidlaw & Co., New York	3,446 13
Total	\$54,534 51

BANK OF SAN BERNARDINO.

STATEMENT ON JANUARY 1ST.

LEWIS JACOBS, San Bernardino; LEWIS MEYERSTEIN, San Francisco.....Partners.
LEWIS JACOBS, Manager.

Resources.		Liabilities.	
Bank premises	\$9,250 00	Capital paid in coin	\$200,000 00
Other real estate	20,256 13	Profit and loss	8,897 48
Miscellaneous stocks	9,125 00	Due depositors	138,099 34
Loans on real estate	112,201 57	Due banks and bankers	1,163 63
Loans on stocks	19,819 34	County money	26,000 00
Loans on personal security, including overdrafts	116,901 32	City money	1,943 72
Money on hand	34,289 01		
Due from banks and bankers	29,653 46		
Furniture and fixtures	1,775 00		
Gold dust	262 10		
Interest accrued	22,571 24		
Total resources	\$376,104 17	Total liabilities	\$376,104 17

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino (bank premises)	\$9,250 00	\$9,250 00
San Bernardino (other real estate, taken for debt)	17,256 33	17,256 33
Riverside	2,999 80	2,999 80
Totals	\$29,506 13	\$29,506 13

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Bernardino	\$87,292 89
Riverside	21,908 68
Los Angeles	3,000 00
Total	\$112,201 57
Market value about the same.	

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
50 shares London, Paris, and American Bank (Limited) stock	\$5,625 00	\$5,825 00
50 shares San Bernardino Hotel Building Association stock	3,500 00	3,500 00
Totals	\$9,125 00	\$9,325 00

AMOUNT LOANED ON STOCKS.

	Par Value.
San Bernardino Hotel Building Association stock, Bear Valley Land and Water Co. water certificates (Class A), Crafton Water Co. stock, Lytle Creek Water Co. stock, East Highlands Orange Co. stock, City Creek Water Co. stock, Valley Land and Water Co. stock	\$19,819 34
No open market value, but worth more than amount loaned.	

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$19,090 13
Farmers and Merchants Bank, Los Angeles	1,362 02
Kountze Bros., New York	9,201 31
Total	\$29,653 46

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$9,250 00	Capital paid in coin	\$200,000 00
Other real estate	43,318 35	Profit and loss (undivided profits)	5,254 19
Miscellaneous stocks	9,125 00	Due depositors	148,851 37
Loans on real estate	80,616 14	Due banks and bankers	4,073 06
Loans on stocks and warrants	17,804 00	County money	20,475 36
Loans on personal security, including overdrafts	131,262 08	City money	2,607 58
Money on hand	20,605 87		
Due from banks and bankers	48,698 33		
Furniture and fixtures	1,775 00		
Gold dust	278 05		
Interest accrued	18,528 74		
Total resources	\$381,261 56	Total liabilities	\$381,261 56

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino (banking premises)	\$9,250 00	\$9,250 00
San Bernardino (other real estate, taken for debt)	40,318 55	40,318 55
Riverside	2,999 80	2,999 80
Totals	\$52,568 35	\$52,568 35

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Bernardino	\$55,707 46
Riverside	21,908 68
Los Angeles	3,000 00
Total	\$80,616 14
Market value about the same.	

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
50 shares London, Paris, and American Bank stock	\$5,625 00	\$5,825 00
50 shares San Bernardino Hotel Building Association stock	3,500 00	3,500 00
Totals	\$9,125 00	\$9,325 00

AMOUNT LOANED ON STOCKS AND WARRANTS.

	Amt. Loaned.
San Bernardino Hotel Building Association stock, Bear Valley Land and Water Co. water certificates (class A), Crafton Water Co. stock, Lytle Creek Water Co. stock, City Creek Water Co. stock, Valley Land and Water Co. stock	\$17,804 00
No open market, but worth much more than amount loaned.	

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$7,596 18
Kountze Bros., New York	39,065 03
First National Bank, Riverside	2,037 12
Total	\$48,698 33

BLOCHMAN BANKING COMPANY—SAN DIEGO.

STATEMENT ON JANUARY 1ST.

M. BLOCHMAN, C. BLOCHMAN, and L. A. BLOCHMAN Partners.
 A. BLOCHMAN, Manager. L. A. BLOCHMAN, Cashier.

Resources.		Liabilities.	
Real estate	\$5,000 00	Capital paid in coin	\$20,000 00
Miscellaneous stocks	4,413 65	Profit and loss	2,019 40
Miscellaneous warrants	3,034 87	Due depositors	23,213 48
Loans on real estate	2,580 00	Due banks and bankers	379 07
Loans on stocks and warrants	4,093 33		
Loans on other securities	1,630 00		
Loans on personal security, including overdrafts	11,490 93		
Money on hand	7,988 58		
Due from banks and bankers	3,076 04		
Furniture and fixtures	1,000 00		
Expenses and taxes	934 55		
Other assets	370 00		
Total resources	\$45,611 95	Total liabilities	\$45,611 95

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$5,000 00	\$6,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$2,580 00	\$6,100 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County school orders	\$1,728 16	\$1,728 16	\$1,728 16
San Diego County warrants	240 20	240 20	240 20
San Diego City warrants	70 81	70 81	70 81
Coronado City warrants	215 00	215 00	215 00
Irrigation District warrants	820 76	780 70	820 76
58 shares San Diego Building and Loan Association stock	11,600 00	4,413 65	4,907 00
Totals	\$14,674 93	\$7,448 52	\$7,981 93

AMOUNT LOANED ON STOCKS AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
San Diego Building and Loan Ass'n stock	\$2,000 00	\$200 00	\$360 00
San Diego Building and Loan Ass'n stock	1,200 00	800 00	1,000 00
Masonic Hall and Building Association stock	10,000 00	2,500 00	10,000 00
County school orders		268 33	428 00
San Diego City warrants		325 00	477 00
Totals	\$13,200 00	\$4,093 33	\$12,265 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Indorsed notes held as collateral	\$295 00	\$1,593 00
Cash register and piano	135 00	400 00
Warehouse receipts for wool and brandy	200 00	475 00
Merchandise	270 00	525 00
Chattel mortgage on cattle	300 00	1,000 00
Bill of sale for house	100 00	100 00
Receiver's certificates, Consolidated National Bank	150 00	450 00
Life insurance policy	150 00	500 00
Savings bank book	30 00	150 00
Totals	\$1,630 00	\$5,193 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, New York	\$1,647 85
London, Paris, and American Bank (Limited), San Francisco	57 24
Farmers and Merchants Bank, Los Angeles	687 72
Savings Bank of San Diego County, \$1,229 56; carried on our books for	683 23
Total	\$3,076 04

Consolidated National Bank owes us \$1,056 82, not counted on our books.

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Claim of \$500 and interest against Burroughs estate (allowed by court)	\$370 00	\$548 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate	\$5,000 00	Capital paid in coin	\$20,000 00
Miscellaneous stocks	3,508 80	Profit and loss	1,810 49
County warrants	13,422 29	Due depositors	32,135 57
Loans on real estate	2,873 35	Due banks and bankers	3,573 08
Loans on stocks and warrants	4,800 00		
Loans on other securities	3,831 00		
Loans on personal security, including overdrafts	14,930 85		
Money on hand	5,266 15		
Due from banks and bankers	1,676 58		
Furniture and fixtures	1,000 00		
Expenses and taxes	840 12		
Other assets	370 00		
Total resources	\$57,519 14	Total liabilities	\$57,519 14

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books. Market Value.	
San Diego	\$5,000 00	\$6,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$2,873 35	\$8,100 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
San Diego County warrants	\$2,249 15	\$2,249 15	\$2,249 15
San Diego County school orders	459 59	459 59	459 59
San Diego City warrants	10,408 30	10,408 30	10,408 30
Jamacha Irrigation District warrants	457 60	305 25	400 00
57 shares San Diego Building and Loan Association stock	11,400 00	3,508 80	4,800 00
Totals	\$24,974 64	\$16,931 09	\$13,517 04

AMOUNT LOANED ON STOCKS AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
San Diego City warrants	\$600 00	\$550 00	\$600 00
Masonic Building Association stock	10,500 00	2,500 00	10,000 00
Escondido Land and Town Co. stock	3,700 00	600 00	920 00
San Diego Building and Loan Association stock	4,000 00	1,150 00	1,450 00
Totals	\$18,800 00	\$4,800 00	\$12,970 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Indorsed notes	\$206 00	\$700 00
School orders and accepted orders for salaries	235 00	275 00
Assignment of contract for street work	1,500 00	3,475 00
Chattel mortgage (cattle and printing outfit)	350 00	2,000 00
Merchandise	840 00	1,500 00
Receiver's certificates, Consolidated National Bank	250 00	350 00
Warehouse receipts	450 00	700 00
Totals	\$3,831 00	\$9,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank, Los Angeles	\$320 30
London, Paris, and American Bank (Limited), San Francisco	469 34
San Diego County Savings Bank, \$1,580 86; carried on our books as	771 03
Consolidated National Bank, \$1,299 87; carried on our books as	115 91
Total	\$1,676 58

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Claim against an estate (approved by the court)	\$370 00	\$548 00

A. P. HOTALING & CO., BANKERS—SAN RAFAEL.

STATEMENT ON JANUARY 1ST.

ANSON P. HOTALING, Sole Proprietor.

S. M. AUGUSTINE, Cashier.

Resources.		Liabilities.	
Real estate	\$98,794 71	Capital paid in coin	\$223,831 94
Miscellaneous stocks	26,899 00	Profit and loss	50,000 00
Loans on real estate	220,980 25	Due depositors	104,956 10
Loans on personal security, including overdrafts	15,016 86	City money	16,957 90
Money on hand	24,360 84		
Other assets	9,694 28		
Total resources	\$395,745 94	Total liabilities	\$395,745 94

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Marin	\$98,794 71	\$145,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Marin	\$220,980 25	\$320,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
77 shares Tomales Bank stock.....	\$7,700 00	\$18,249 00	\$18,249 00
173 shares Marin County Water Co. stock.....	17,300 00	8,650 00	8,650 00
Totals	\$25,000 00	\$26,899 00	\$26,899 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Interest due and unpaid, mostly on mortgages	\$9,294 28	\$9,294 28
Rents due and unpaid	400 00	400 00
Totals	\$9,694 28	\$9,694 28

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Real estate.....	\$102,518 57	Capital paid in coin.....	\$213,187 78
Miscellaneous stocks	26,177 50	Profit and loss.....	50,000 00
Loans on real estate	211,342 10	Due depositors.....	117,003 80
Loans on personal security, including overdrafts.....	12,294 20	Other liabilities.....	256 60
Money on hand.....	22,222 97	State, county, or city money.....	6,065 17
Other assets.....	11,958 01		
Total resources	\$386,513 35	Total liabilities	\$386,513 35

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Marin	\$102,518 57	\$148,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Marin	\$211,342 10	\$300,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
77 shares Tomales Bank stock.....	\$7,700 00	\$17,527 50	\$18,249 00
173 shares Marin County Water Co. stock.....	17,300 00	8,650 00	8,650 00
Totals	\$25,000 00	\$26,177 50	\$26,899 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Interest due and unpaid, mostly on mortgages	\$11,958 01	\$11,958 01

A. F. REDEMEYER, BANKER—UKIAH.

STATEMENT ON JANUARY 1ST.

Resources.		Liabilities.	
Bank premises	\$1,000 00	Capital paid in coin	\$100,000 00
Other real estate	24,000 00	Reserve fund	63,371 00
Miscellaneous stocks	4,600 00	Due depositors	10,000 00
Loans on real estate	129,000 00		
Loans on personal security, including overdrafts	5,000 00		
Money on hand	500 00		
Due from banks and bankers	1,446 00		
Furniture and fixtures	25 00		
Expenses and taxes	1,800 00		
Other assets (judgments)	6,000 00		
Total resources	\$173,371 00	Total liabilities	\$173,371 00

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$20,000 00	\$25,000 00
Humboldt	5,000 00	5,000 00
Totals	\$25,000 00	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino	\$129,000 00	\$140,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Bank of Ukiah stock	\$4,600 00	\$4,600 00	\$4,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Alfred Borel & Co., San Francisco	\$1,446 00
Pacific Bank, San Francisco	3,800 00
Total	\$5,246 00

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$1,000 00	Capital paid in coin	\$100,000 00
Other real estate	29,000 00	Reserve fund	78,125 00
Miscellaneous stocks	4,600 00	Due depositors	9,000 00
Loans on real estate	137,500 00	Due banks and bankers	1,000 00
Loans on personal security, including overdrafts	8,000 00		
Money on hand	6,000 00		
Furniture and fixtures	25 00		
Expenses and taxes	2,000 00		
Total resources	\$188,125 00	Total liabilities	\$188,125 00

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$25,000 00	\$25,000 00
Humboldt	5,000 00	5,000 00
Totals	\$30,000 00	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino	\$137,500 00	\$140,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Bank of Ukiah stock	\$4,600 00	\$4,600 00	\$4,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Pacific Bank, San Francisco	\$3,315 00

WM. COLLINS & SONS, BANKERS—VENTURA.

STATEMENT ON JANUARY 1ST.

D. EDWARD COLLINS and J. S. COLLINS.

J. S. COLLINS, Cashier.

Resources.		Liabilities.	
Bank premises	\$18,500 00	Capital paid in coin	\$100,000 00
Other real estate	11,650 00	Reserve fund	111,235 51
Miscellaneous bonds	23,715 00	Due depositors	189,605 62
Loans on real estate	112,753 00	Due banks and bankers	142 83
Loans on other securities (grain, etc.)	14,772 00	County money	38,748 00
Loans on personal security, including overdrafts	181,369 04	City money	4,000 00
Money on hand	39,295 14		
Due from banks and bankers	39,177 78		
Furniture and fixtures	2,500 00		
Total resources	\$443,731 96	Total liabilities	\$443,731 96

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Ventura	\$30,150 00	\$36,150 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value
Ventura	\$112,753 00	\$138,500 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Ventura sewer and municipal bonds	\$23,715 00	\$23,715 00	\$24,901 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Laidlaw & Co., New York	\$1,966 90
First National Bank, Los Angeles	4,698 45
Sather Banking Co., San Francisco	32,512 43
Total	\$39,177 78

STATEMENT ON JUNE 17TH.

Resources.		Liabilities.	
Bank premises	\$18,500 00	Capital paid in coin	\$100,000 00
Other real estate	11,650 00	Reserve fund	117,217 20
Miscellaneous bonds	21,765 00	Profit and loss	847 75
County warrants	1,286 00	Due depositors	211,652 32
Loans on real estate	115,329 00	Due banks and bankers	102 41
Loans on other securities (grain, etc.)	7,600 00	Other liabilities	19 65
Loans on personal security, including overdrafts	234,779 24	State, county, or city money ..	21,981 12
Money on hand	24,520 09		
Due from banks and bankers ..	13,856 72		
Furniture and fixtures	2,500 00		
Expenses and taxes	34 40		
Total resources	\$451,820 45	Total liabilities	\$451,820 45

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Ventura	\$30,150 00	\$36,150 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura	\$115,329 00	\$140,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Ventura sewer and municipal bonds	\$21,765 00	\$21,765 00	\$22,265 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$36 53
Laidlaw & Co., New York	2,076 23
First National Bank, Los Angeles	7,325 42
Sather Banking Co., San Francisco	4,418 54
Total	\$13,856 72

ANNUAL REPORTS

FURNISHED BY

THE NATIONAL BANKS

IN THE STATE OF CALIFORNIA.

REPORTS OF NATIONAL BANKS.

Annual Statement of FIRST NATIONAL BANK OF COLTON. (Organized October 18, 1886.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

J. W. ROBERTS, President.

HOWARD B. SMITH, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	3,520 00	Reserve and surplus fund....	11,000 00
United States bonds to secure circulation.....	12,500 00	Undivided profits and contingent fund.....	787 74
Miscellaneous bonds, stocks, and warrants.....	9,123 97	Due depositors.....	104,268 51
Redemption fund with U. S. Treasurer.....	562 50	National Bank notes outstanding.....	11,250 00
Premium on U. S. bonds.....	1,500 00		
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security.....	83,299 99		
Money on hand.....	14,163 75		
Due from banks and bankers.....	40,556 19		
Furniture and fixtures.....	2,000 00		
Expenses and taxes.....	79 85		
Total resources.....	\$177,306 25	Total liabilities.....	\$177,306 25

The amount of capital stock is \$50,000; amount subscribed is \$50,000; total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Roberts, 25; S. M. Goddard, 10; W. W. Wilcox, 10; Geo. E. Burrell, 10; Howard B. Smith, 65. Total number of shares held by the Directors is 120 shares.

Annual Statement of FIRST NATIONAL BANK OF FRESNO. (Organized April, 1885.)

Showing its Financial Condition on the morning of June 17, 1895.

O. J. WOODWARD, President.

E. A. WALROND, Cashier.

Resources.		Liabilities.	
Bank premises	\$37,577 24	Capital paid in coin	\$100,000 00
Real estate taken for debt	28,557 72	Reserve and surplus fund	135,000 00
United States bonds to secure circulation	25,000 00	Undivided profits and contin- gent fund	25,351 41
Miscellaneous bonds, stocks, and warrants	29,741 67	Due depositors	394,574 06
Redemption fund with U. S. Treasurer	1,125 00	Due banks and bankers	12,063 22
Loans on stocks, bonds, and warrants	852 63	National Bank notes out- standing	20,850 00
Loans on other securities (grain, etc.)	15,615 10		
Loans and discounts on per- sonal security	426,250 46		
Money on hand	54,262 50		
Checks and other cash items ..	1,071 54		
Due from banks and bankers ..	57,584 93		
Furniture and fixtures	6,507 92		
Expenses and taxes	3,691 98		
Total resources	\$687,838 69	Total liabilities	\$687,838 69

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: O. J. Woodward, 150; C. L. Walter, 20; T. C. White, 70; E. Kennedy, 220; J. Vogel, 100. Total number of shares held by the Directors is 560 shares.

Annual Statement of FRESNO NATIONAL BANK. (Organized March 28, 1888.)

Showing its Financial Condition on the morning of June 17, 1895.

—, President.

C. ALLISON TELFER, Cashier.

Resources.		Liabilities.	
Bank premises	\$33,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	57,066 01	Reserve and surplus fund	8,500 00
United States bonds to secure circulation	50,000 00	Undivided profits and contin- gent fund	14,153 83
Miscellaneous bonds, stocks, and warrants	448 09	Due depositors	218,479 35
Redemption fund with U. S. Treasurer	2,250 00	National Bank notes out- standing	45,000 00
Loans on other securities (grain, etc.)	1,234 13	Other liabilities	28,961 62
Loans and discounts on per- sonal security	312,548 90		
Money on hand	41,365 55		
Checks and other cash items ..	4,109 65		
Due from banks and bankers ..	4,774 22		
Furniture and fixtures	2,000 00		
Expenses and taxes	6,298 25		
Total resources	\$515,094 80	Total liabilities	\$515,094 80

The amount of capital stock is \$200,000; amount subscribed is \$200,000; total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John McMullin, 10; John D. Gray, 30; F. P. Wickersham, 110; E. G. Shaddock, 66; D. A. Reed, 20; F. D. Vanderlip, 50; A. A. Smith, 10. Total number of shares held by the Directors is 296 shares.

Annual Statement of FIRST NATIONAL BANK OF LOS ANGELES. (Organized October, 1880.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

J. M. ELLIOTT, President.

FRANK A. GIBSON, Cashier.

Resources.		Liabilities.	
Bank premises	\$55,000 00	Capital paid in coin	\$400,000 00
Real estate taken for debt	31,126 40	Reserve and surplus fund ...	80,000 00
United States bonds to secure circulation	50,000 00	Undivided profits and contingent fund	166,684 00
Miscellaneous bonds, stocks, and warrants	201,289 62	Due depositors	1,570,626 33
Redemption fund with U. S. Treasurer	2,250 00	Due banks and bankers	65,285 66
Loans on stocks, bonds, and warrants	190,541 50	National Bank notes outstanding	33,850 00
Loans on other securities (grain, etc.)	150,320 94	Certified checks	12,434 40
Loans and discounts on personal security	942,466 99		
Money on hand	410,287 62		
Checks and other cash items ..	4,235 10		
Due from banks and bankers ..	291,362 22		
Total resources	\$2,328,880 39	Total liabilities	\$2,328,880 39

The amount of capital stock is \$400,000; amount subscribed is \$400,000; total amount actually paid in coin by stockholders for capital stock is \$400,000. The total number of shares of stock issued is 4,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Bicknell, 60; J. M. Elliott, 100; J. D. Hooker, 15; H. Jevne, 13; William G. Kerckhoff, 50; W. C. Patterson, 100; F. Q. Story, 53. Total number of shares held by the Directors is 391 shares.

Annual Statement of LOS ANGELES NATIONAL BANK. (Organized April 3, 1883.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

GEO. H. BONEBRAKE, President.

F. C. HOWES, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$170,000 00	Capital paid in coin.....	\$500,000 00
Real estate taken for debt....	10,418 00	Reserve and surplus fund....	37,500 00
United States bonds to secure circulation.....	450,000 00	Undivided profits and contingent fund.....	41,584 63
Miscellaneous bonds, stocks, and warrants.....	133,560 05	Due depositors.....	978,995 41
Redemption fund with U. S. Treasurer.....	20,250 00	Due banks and bankers.....	130,231 44
Premium on U. S. bonds.....	73,000 00	National Bank notes outstanding.....	405,000 00
Loans on stocks, bonds, and warrants.....	468,847 20	Certified checks.....	4,210 00
Loans and discounts on personal security.....	264,423 30		
Money on hand.....	157,633 50		
Checks and other cash items....	15,317 12		
Due from banks and bankers....	165,605 88		
Furniture and fixtures.....	3,954 64		
Expenses and taxes.....	14,511 79		
U. S. bonds, other than above....	150,000 00		
Total resources.....	\$2,097,521 48	Total liabilities.....	\$2,097,521 48

The amount of capital stock is \$500,000; amount subscribed is \$500,000; total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: M. T. Allen, 65; Geo. H. Bonebrake, 589; W. C. Brown, 75; A. W. Francisco, 10; W. Giljelen, 388; P. M. Green, 200; F. C. Howes, 140; E. P. Johnson, 10; C. A. Marriner, 10. Total number of shares held by the Directors is 1,487 shares.

Annual Statement of NATIONAL BANK OF CALIFORNIA—LOS ANGELES. (Organized September 1, 1889.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

JOHN M. C. MARBLE, President.

A. HADLEY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$28,048 81	Capital paid in coin.....	\$250,000 00
United States bonds to secure circulation.....	150,000 00	Reserve and surplus fund....	10,000 00
Miscellaneous bonds, stocks, and warrants.....	26,415 30	Undivided profits and contingent fund.....	15,492 54
Redemption fund with U. S. Treasurer.....	9,172 50	Due depositors.....	407,302 12
Premium on U. S. bonds.....	5,500 00	Due banks and bankers.....	23,689 72
Loans on stocks, bonds, and warrants.....	213,448 42	National Bank notes outstanding.....	135,000 00
Loans on other securities (grain, etc.).....	2,757 80	Certified checks.....	335 26
Loans and discounts on personal security.....	172,142 41		
Money on hand.....	96,614 25		
Checks and other cash items....	4,891 56		
Due from banks and bankers....	116,647 11		
Furniture and fixtures.....	6,018 00		
Expenses and taxes.....	8,163 48		
Total resources.....	\$841,819 64	Total liabilities.....	\$841,819 64

The amount of capital stock is \$250,000; amount subscribed is \$250,000; total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. M. C. Marble, 875; O. H. Churchill, 150; W. S. DeVan, 25; E. F. C. Klokke, 100; O. T. Johnson, 100; John Wolfskill, 50; George Irvine, 110; N. W. Stowell, 10; M. H. Sherman, 10; T. E. Newlin, 10; John E. Marble, 10. Total number of shares held by the Directors is 1,450 shares.

Annual Statement of SOUTHERN CALIFORNIA NATIONAL BANK—LOS ANGELES. (Organized August 26, 1886.)

*Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers
of the Bank.*

W. L. GRAVES, President.

C. N. FLINT, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$7,780 00	Capital paid in coin.....	\$200,000 00
United States bonds to secure circulation.....	50,000 00	Reserve and surplus fund...	17,500 00
Miscellaneous bonds, stocks, and warrants.....	8,528 55	Undivided profits and contin- gent fund.....	10,118 09
Redemption fund with U. S. Treasurer.....	2,250 00	Due depositors.....	524,817 14
Premium on U. S. bonds.....	5,000 00	Due banks and bankers.....	9,952 61
Loans and discounts on per- sonal and collateral security.....	418,734 88	National Bank notes out- standing.....	44,300 00
Money on hand.....	90,519 09	Certified checks.....	1,364 40
Checks and other cash items.....	3,668 42		
Due from banks and bankers.....	203,551 94		
Furniture and fixtures.....	3,750 00		
Expenses and taxes.....	3,041 88		
Gold clearing house certifi- cates.....	9,589 35		
Overdrafts.....	1,638 13		
Total resources.....	\$808,052 24	Total liabilities.....	\$808,052 24

The amount of capital stock is \$200,000; amount subscribed is \$200,000; total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. L. Graves, 190; L. N. Breed, 20; David Remick, 300; H. T. Newell, 50; Thomas Goss, 25; W. H. Avery, 50; Frank Rader, 20; W. H. Holliday, 320; Silas Holman, 50; Wm. F. Bosbyshell, 50; E. P. Bosbyshell, 100. Total number of shares held by the Directors is 1,175 shares.

Annual Statement of FIRST NATIONAL BANK—MODESTO. (Organized January 28, 1884.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

O. McHENRY, President.

J. E. WARD, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$6,275 00	Capital paid in coin	\$100,000 00
United States bonds to secure circulation	25,000 00	Reserve and surplus fund	20,000 00
Miscellaneous bonds, stocks, and warrants	102 50	Undivided profits and contingent fund	5,990 25
Redemption fund with U. S. Treasurer	1,125 00	Due depositors	112,676 65
Loans on stocks, bonds, and warrants	51,837 00	State, county, or city money	31,500 00
Loans and discounts on personal security	164,392 56	National Bank notes outstanding	22,500 00
Money on hand	23,069 26	Dividends unpaid	40 00
Due from banks and bankers	20,003 78		
Furniture and fixtures	800 00		
Expenses and taxes	101 80		
Total resources	\$292,706 90	Total liabilities	\$292,706 90

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: O. McHenry, 436; W. B. Wood, 40; Garrison Turner, 20; A. Hewel, 50; J. P. Islip, 40. Total number of shares held by the Directors is 586 shares.

Annual Statement of FIRST NATIONAL BANK—MONROVIA. (Organized June, 1887.)

Showing its Financial Condition on the morning of June 17, 1895.

JOHN H. BARTLE, President.

W. A. CHESSE, Cashier.

Resources.		Liabilities.	
Bank premises	\$21,841 34	Capital paid in coin	\$50,000 00
United States bonds to secure circulation	12,500 00	Reserve and surplus fund	10,000 00
Miscellaneous bonds, stocks, and warrants	5,200 00	Undivided profits and contingent fund	2,895 66
Redemption fund with U. S. Treasurer	562 50	Due depositors	92,463 66
Premium on U. S. bonds	1,375 00	National Bank notes outstanding	11,250 00
Loans on stocks, bonds, and warrants	19,255 68		
Loans and discounts on personal security	64,034 96		
Money on hand	4,460 00		
Due from banks and bankers	33,501 81		
Furniture and fixtures	2,792 19		
Expenses and taxes	1,085 84		
Total resources	\$166,609 32	Total liabilities	\$166,609 32

The amount of capital stock is \$50,000; amount subscribed is \$50,000; total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: I. W. Hellman, 40; H. W. Hellman, 49; T. L. Duque, 10; J. W. Winston, 10; J. H. Bartle, 80. Total number of shares held by the Directors is 189 shares.

Annual Statement of FIRST NATIONAL BANK—OAKLAND. (Organized April 10, 1875.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

G. W. McNEAR, President.

L. G. BURPEE, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$29,923 05	Capital paid in coin.....	\$300,000 00
United States bonds to secure circulation.....	50,000 00	Reserve and surplus fund....	20,000 00
Miscellaneous bonds, stocks, and warrants.....	28,348 70	Undivided profits and contingent fund.....	36,240 28
Redemption fund with U. S. Treasurer.....	2,250 00	Due depositors, and State, county, or city money.....	375,607 05
Premium on U. S. bonds.....	5,923 48	Due banks and bankers.....	6,896 84
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security.....	535,935 35	National Bank notes outstanding.....	45,000 00
Money on hand.....	67,005 03	Certified checks.....	6,905 62
Due from banks and bankers..	54,873 29	Letters of credit.....	1,185 86
Furniture and fixtures.....	7,500 00	Dividends unpaid.....	237 50
Expenses and taxes.....	10,314 25		
Total resources.....	\$792,073 15	Total liabilities.....	\$792,073 15

The amount of capital stock is \$300,000; amount subscribed is \$300,000; total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. W. McNear, 405; P. E. Bowles, 396; L. G. Burpee, 10; J. C. Martin, 10; L. C. Morehouse, 30; Wallace Everson, 10; W. P. Jones, 60; Norman Rideout, 100; E. W. Runyon, 30; A. J. Snyder, 30; W. H. Chickering, 10. Total number of shares held by the Directors is 1,091 shares.

Annual Statement of UNION NATIONAL BANK OF OAKLAND. (Organized May 20, 1875.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

THOMAS PRATHER, President.

C. E. PALMER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$12,627 18	Capital paid in coin.....	\$150,000 00
United States bonds to secure circulation.....	50,000 00	Reserve and surplus fund....	150,000 00
Miscellaneous bonds, stocks, and warrants.....	54,391 17	Undivided profits and contingent fund.....	57,359 42
Redemption fund with U. S. Treasurer.....	3,150 00	Due depositors.....	655,949 46
Premium on U. S. bonds.....	3,511 75	Due banks and bankers.....	7,969 75
Loans on stocks, bonds, and warrants.....	330,287 44	National Bank notes outstanding.....	45,000 00
Loans and discounts on personal security.....	493,329 83	Certified checks.....	12,677 54
Money on hand.....	90,170 25	Dividends unpaid.....	42 00
Checks and other cash items..	1,541 85		
Due from banks and bankers..	35,066 89		
Furniture and fixtures.....	7,647 90		
Expenses and taxes.....	7,273 91		
Total resources.....	\$1,078,998 17	Total liabilities.....	\$1,078,998 17

The amount of capital stock is \$150,000; amount subscribed is \$150,000; total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,500; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edson F. Adams, 251; John Charles Adams, 251; R. S. Farrelly, 80; S. Huff, 85; J. West Martin, 127; Thomas Prather, 252; C. E. Palmer, 26. Total number of shares held by the Directors is 1,072 shares.

Annual Statement of FIRST NATIONAL BANK OF PASADENA. (Organized May 10, 1886.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

P. M. GREEN, President.

A. H. CONGER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$45,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	37,715 77	Reserve and surplus fund.....	50,000 00
United States bonds to secure circulation.....	25,000 00	Undivided profits and contingent fund.....	27,496 57
Miscellaneous bonds, stocks, and warrants.....	99,928 23	Due depositors.....	620,481 62
Redemption fund with U. S. Treasurer.....	1,125 00	Due banks and bankers.....	37,229 36
Loans on stocks, bonds, and warrants, and on other securities (grain, etc.).....	89,014 73	National Bank notes outstanding.....	17,150 00
Loans and discounts on personal security.....	276,975 53	Certified checks.....	556 00
Money on hand.....	104,232 08		
Checks and other cash items.....	996 03		
Due from banks and bankers.....	161,780 55		
Furniture and fixtures.....	3,000 00		
Expenses and taxes.....	8,145 63		
Total resources.....	\$852,913 55	Total liabilities.....	\$852,913 55

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: P. M. Green, 50; B. F. Ball, 135; H. G. Bennett, 10; A. K. McQuilling, 20; O. S. Picher, 12; H. M. Hamilton, 20; Geo. H. Bonebrake, 100. Total number of shares held by the Directors is 347 shares.

Annual Statement of PASADENA NATIONAL BANK. (Organized October 16, 1886.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

T. P. LUKENS, President.

E. E. JONES, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$14,051 79	Capital paid in coin	\$100,000 00
United States bonds to secure circulation	25,000 00	Reserve and surplus fund	5,500 00
Miscellaneous bonds, stocks, and warrants	66,637 92	Undivided profits and contingent fund, less expenses	5,207 54
Redemption fund with U. S. Treasurer	1,147 50	Due depositors, banks and bankers, and State, county, or city money	190,871 56
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security	157,587 75	National Bank notes outstanding	22,550 00
Money on hand	20,420 17		
Due from banks and bankers	30,386 07		
Furniture and fixtures	8,897 90		
Total resources	\$324,129 10	Total liabilities	\$324,129 10

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

The names of the Directors are as follows: T. P. Lukens, William Stanton, G. Roscoe Thomas, E. B. Pierce, L. P. Hansen, Jas. Campbell, E. E. Jones.

Annual Statement of FIRST NATIONAL BANK OF POMONA. (Organized June 10, 1886.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

C. SEAVER, President.

STODDARD JESS, Cashier.

Resources.		Liabilities.	
Bank premises	\$24,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	7,234 67	Reserve and surplus fund	17,000 00
United States bonds to secure circulation	25,000 00	Undivided profits and contingent fund	15,168 60
Miscellaneous bonds, stocks, and warrants	9,962 50	Due depositors	300,554 70
Redemption fund with U. S. Treasurer	1,125 00	Due banks and bankers	7,745 61
Premium on U. S. bonds	2,500 00	National Bank notes outstanding	21,340 00
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security	244,010 95	Dividends unpaid	60 00
Money on hand	44,795 83		
Checks and other cash items	3,639 62		
Due from banks and bankers	90,549 19		
Furniture and fixtures	5,000 00		
Expenses and taxes	4,051 15		
Total resources	\$461,868 91	Total liabilities	\$461,868 91

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

Annual Statement of NATIONAL BANK OF POMONA. (Organized December 10, 1891.)

Showing its Financial Condition on the morning of July 1, 1895, as sworn to by the Officers of the Bank.

J. T. BRADY, President.

G. A. LATHROP, Cashier.

Resources.		Liabilities.	
United States bonds to secure circulation.....	\$12,500 00	Capital paid in coin.....	\$50,000 00
Redemption fund with U. S. Treasurer.....	562 50	Reserve and surplus fund and undivided profits and contingent fund.....	3,695 93
Premium on U. S. bonds.....	500 00	Due depositors.....	94,831 92
Loans and discounts on personal security.....	105,272 25	National Bank notes outstanding.....	11,250 00
Money on hand.....	20,927 47		
Due from banks and bankers.....	16,765 49		
Furniture and fixtures.....	3,250 14		
Total resources	\$159,777 85	Total liabilities	\$159,777 85

Annual Statement of FIRST NATIONAL BANK OF REDLANDS. (Organized May 29, 1888.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

F. P. MORRISON, President.

JOHN W. WILSON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$37,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt	2,607 50	Reserve and surplus fund.....	20,000 00
United States bonds to secure circulation.....	25,000 00	Undivided profits and contingent fund.....	32,809 68
Miscellaneous bonds, stocks, and warrants.....	20,518 57	Due depositors.....	180,209 83
Redemption fund with U. S. Treasurer.....	1,125 00	State, county, or city money.....	17,923 26
Premium on U. S. bonds.....	2,500 00	Due banks and bankers.....	18,262 28
Loans on stocks, bonds, and warrants.....	62,460 90	National Bank notes outstanding.....	22,500 00
Loans and discounts on personal security.....	157,053 46	Certified checks.....	1,761 59
Money on hand.....	21,181 40	Dividends unpaid.....	50 00
Checks and other cash items.....	639 41		
Due from banks and bankers.....	43,435 42		
Furniture and fixtures.....	3,000 00		
Expenses and taxes.....	4,534 48		
Overdrafts secured and unsecured	12,460 50		
Total resources	\$393,516 64	Total liabilities	\$393,516 64

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: F. P. Morrison, 15; A. L. Park, 50; Geo. A. Cook, 55; A. G. Hubbard, 100; S. C. Haver, 10; E. H. Spoor, 70; H. L. Drew, 25. Total number of shares held by the Directors is 325 shares.

Annual Statement of FIRST NATIONAL BANK OF RIVERSIDE. (Organized June 3, 1885.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

A. H. NAFTZGER, President.

STANLEY J. CASTLEMAN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$1,500 00	Capital paid in coin.....	\$100,000 00
United States bonds to secure circulation.....	25,000 00	Reserve and surplus fund....	18,000 00
Miscellaneous bonds, stocks, and warrants.....	6,792 00	Undivided profits and contingent fund.....	7,610 79
Redemption fund with U. S. Treasurer.....	1,125 00	Due depositors.....	297,224 55
Premium on U. S. bonds.....	3,000 00	Due banks and bankers.....	6,479 87
Loans and discounts on personal security.....	166,904 11	National Bank notes outstanding.....	22,500 00
Money on hand.....	44,784 19		
Checks and other cash items.....	2,290 99		
Due from banks and bankers.....	193,438 54		
Furniture and fixtures.....	3,637 75		
Expenses and taxes.....	3,342 63		
Total resources.....	\$451,815 21	Total liabilities.....	\$451,815 21

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

Annual Statement of NATIONAL BANK OF D. O. MILLS & CO.— SACRAMENTO. (Organized 1850. Incorp. 1872.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

FRANK MILLER, President.

CHAS. F. DILLMAN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$40,000 00	Capital paid in coin.....	\$500,000 00
United States bonds to secure circulation.....	50,000 00	Reserve and surplus fund....	100,000 00
Miscellaneous bonds, stocks, and warrants.....	7,694 51	Undivided profits and contingent fund.....	75,381 21
Redemption fund with U. S. Treasurer.....	8,950 00	Due depositors.....	1,083,251 27
Premium on U. S. bonds.....	4,500 00	Due banks and bankers.....	209,565 50
Loans on stocks, bonds, and warrants.....	100,000 00	National Bank notes outstanding.....	45,000 00
Loans on other securities (grain, etc.).....	200,000 00	Certified checks.....	8,151 19
Loans and discounts on personal security.....	993,254 00		
Money on hand.....	433,225 80		
Checks and other cash items.....	35,203 00		
Due from banks and bankers.....	148,521 86		
Total resources.....	\$2,021,349 17	Total liabilities.....	\$2,021,349 17

The amount of capital stock is \$500,000; amount subscribed is \$500,000; total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. O. Mills, 1,538; Edgar Mills, 1,264½; S. Prentiss Smith, 250; Frank Miller, 451½; Chas. F. Dillman, 175. Total number of shares held by the Directors is 3,679½ shares.

Annual Statement of FIRST NATIONAL BANK OF SANTA ANA. (Organized May 15, 1886.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

W. B. HERVEY, President.

J. A. TURNER, Cashier.

Resources.		Liabilities.	
Bank premises	\$61,481 21	Capital paid in coin	\$150,000 00
Real estate taken for debt	26,009 68	Reserve and surplus fund	9,000 00
United States bonds to secure circulation	37,500 00	Undivided profits and contingent fund	6,576 25
Miscellaneous bonds, stocks, and warrants	7,509 00	Due depositors	206,668 87
Redemption fund with U. S. Treasurer	1,687 50	Due banks and bankers	10,696 49
Premium on U. S. bonds	1,650 00	National Bank notes outstanding	33,750 00
Loans on other securities (grain, etc.)	52,977 46		
Loans and discounts on personal security	170,726 35		
Money on hand	25,853 32		
Checks and other cash items	379 30		
Due from banks and bankers	24,557 63		
Furniture and fixtures	3,500 00		
Expenses and taxes	2,860 16		
Total resources	\$416,691 61	Total liabilities	\$416,691 61

The amount of capital stock is \$150,000; amount subscribed is \$150,000; total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,500; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. B. Hervey, 30; George W. Ford, 100; George Irvine, 75; J. T. Wilson, 60; Joseph Yoch, 20; J. S. Rice, 20; D. R. Sterling, 100; S. W. Preble, 70. Total number of shares held by the Directors is 475 shares.

Annual Statement of FIRST NATIONAL BANK OF SANTA BARBARA. (Organized March 3, 1873.)

Showing its Financial Condition on the morning of June 17, 1895.

R. B. CANFIELD, President.

A. L. LINCOLN, Cashier.

Resources.		Liabilities.	
Bank premises	\$21,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	56,668 84	Reserve and surplus fund	50,000 00
United States bonds to secure circulation	25,000 00	Undivided profits and contingent fund	39,762 87
Miscellaneous bonds, stocks, and warrants	5,648 56	Due depositors	257,769 74
Redemption fund with U. S. Treasurer	1,125 00	Due banks and bankers	5,839 06
Loans and discounts on personal security	264,399 19	National Bank notes outstanding	22,500 00
Money on hand	63,696 52		
Checks and other cash items	2,772 47		
Due from banks and bankers	25,504 70		
Furniture and fixtures	5,483 09		
Expenses and taxes	4,073 30		
Total resources	\$475,871 67	Total liabilities	\$475,871 67

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

The names of the Directors are as follows: F. L. Kellogg, Ellwood Cooper, R. B. Canfield, George H. Gould, H. C. Thompson, T. R. Dawe, James W. Calkins.

Annual Statement of SANTA BARBARA COUNTY NATIONAL BANK—SANTA BARBARA. (Organized February 20, 1880.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

W. M. EDDY, President.

E. S. SHEFFIELD, Cashier.

Resources.		Liabilities.	
Bank premises	\$44,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	750 00	Reserve and surplus fund	50,000 00
United States bonds to secure circulation	25,000 00	Undivided profits and contingent fund	40,472 99
Miscellaneous bonds, stocks, and warrants	3,524 92	Due depositors	262,972 43
Redemption fund with U. S. Treasurer	1,125 00	Due banks and bankers	2,736 86
Loans and discounts on personal security	247,061 20	National Bank notes outstanding	9,240 00
Money on hand	61,718 75		
Checks and other cash items ..	1,201 52		
Due from banks and bankers ..	73,609 87		
Furniture and fixtures	4,000 00		
Overdrafts	2,399 94		
Expenses and taxes	1,031 08		
Total resources	\$465,422 28	Total liabilities	\$465,422 28

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. M. Eddy, 332½; Thomas B. Dibble, 10; Joseph Howard, 10; C. B. Bates, 10; C. H. Edwards, 20; E. S. Sheffield, 25; Samuel Edwards, 10. Total number of shares held by the Directors is 417½ shares.

Annual Statement of SAN BERNARDINO NATIONAL BANK. (Organized November 27, 1887.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

JOHN W. ROBERTS, President.

W. S. HOOPER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$14,972 97	Capital paid in coin	\$100,000 00
United States bonds to secure circulation	25,000 00	Reserve and surplus fund	20,000 00
Miscellaneous bonds, stocks, and warrants	3,779 20	Undivided profits and contingent fund	23,363 64
Redemption fund with U. S. Treasurer	1,125 00	Due depositors	261,684 83
Premium on U. S. bonds	3,000 00	Due banks and bankers	13,320 44
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security	239,350 65	National Bank notes outstanding	22,500 00
Money on hand	29,333 47	Certified checks	16 00
Due from banks and bankers ..	113,398 09		
Furniture and fixtures	5,000 00		
Expenses and taxes	5,925 53		
Total resources	\$440,884 91	Total liabilities	\$440,884 91

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

Annual Statement of FIRST NATIONAL BANK OF SAN DIEGO. (Organized October 5, 1883.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

J. GRUENDIKE, President.

J. E. FISHBURN, Cashier.

Resources.		Liabilities.	
Bank premises, furniture, fixtures, and safe deposit.....	\$66,500 00	Capital paid in coin.....	\$150,000 00
Real estate taken for debt.....	20,551 75	Reserve and surplus fund.....	3,200 00
United States bonds to secure circulation.....	50,000 00	Undivided profits and contingent fund.....	20,606 12
Miscellaneous bonds, stocks, and warrants.....	47,746 37	Due depositors.....	434,617 20
Redemption fund with U. S. Treasurer.....	2,250 00	Due banks and bankers.....	9,199 78
Premium on U. S. bonds.....	6,012 00	National Bank notes outstanding.....	45,000 00
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security.....	217,362 38	Dividends unpaid.....	1,452 00
Money on hand.....	83,539 54		
Due from banks and bankers.....	165,895 66		
Expenses and taxes.....	2,986 13		
Bullion and Mexican money.....	325 73		
Overdrafts.....	905 54		
Total resources.....	\$664,075 10	Total liabilities.....	\$664,075 10

The amount of capital stock is \$150,000; amount subscribed is \$150,000; total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,500; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Gruendike, 230½; G. A. Garrettson, 253½; Heber Ingle, 58; George Hannahs, 50; O. A. Trippet, 12½; J. W. Sefton, 55½; J. E. Fishburn, 29; Frank Garrettson, 32¾. Total number of shares held by the Directors is 721¾ shares.

Annual Statement of MERCHANTS NATIONAL BANK OF SAN DIEGO. (Organized April 15, 1893.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

EDWARD IVINSON, President.

G. B. GROW, Cashier.

Resources.		Liabilities.	
United States bonds to secure circulation.....	\$25,000 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds, stocks and warrants.....	48,205 93	Reserve and surplus fund.....	12,000 00
Redemption fund with U. S. Treasurer.....	1,125 00	Undivided profits and contingent fund.....	13,026 11
Premium on U. S. bond.....	11,155 09	Due depositors.....	495,887 19
Loans on stocks, bonds, and warrants.....	63,680 38	Due banks and bankers.....	7,370 63
Loans and discounts on personal security.....	164,180 61	National Bank notes outstanding.....	22,500 00
Money on hand.....	103,114 35	Certified checks.....	2,016 50
Checks and other cash items.....	3,836 30		
Due from banks and bankers.....	224,502 07		
Furniture and fixtures.....	1,393 50		
Expenses and taxes.....	6,607 20		
Total resources.....	\$652,800 43	Total liabilities.....	\$652,800 43

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

Annual Statement of FIRST NATIONAL BANK OF SAN FRANCISCO. (Organized October, 1870.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

S. G. MURPHY, President.

JAMES K. LYNCH, Cashier.

Resources.		Liabilities.	
Bank premises	\$340,067 61	Capital paid in coin	\$1,500,000 00
Real estate taken for debt	9,370 27	Reserve and surplus fund ...	800,000 00
United States bonds	250,000 00	Undivided profits and contin-	
Miscellaneous bonds, stocks,		gent fund	176,794 62
and warrants	10,000 00	Due depositors	2,990,767 87
Redemption fund with U. S.		Due banks and bankers	1,526,837 17
Treasurer	2,250 00	National Bank notes in vault.	45,000 00
Premium on U. S. bonds	33,575 00	Certified checks	17,383 28
Loans on stocks, bonds, and			
warrants	1,192,366 57		
Loans on other securities			
(grain, etc.)	49,139 61		
Loans and discounts on per-			
sonal security	2,884,339 83		
Money on hand	1,549,817 73		
Checks and other cash items ..	91,574 07		
Due from banks and bankers ..	642,215 66		
Expenses and taxes	2,016 59		
Total resources	\$7,056,782 94	Total liabilities	\$7,056,782 94

The amount of capital stock is \$1,500,000; amount subscribed is \$1,500,000; total amount actually paid in coin by stockholders for capital stock is \$1,500,000. The total number of shares of stock issued is 15,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Murphy, 250; James Moffitt, 1,028; Geo. A. Low, 300; Thos. Jennings, 285; Geo. C. Perkins, 100; Jas. D. Phelan, 678; J. Downey Harvey, 50; N. Van Bergen, 168; John A. Hooper, 95. Total number of shares held by the Directors is 2,954 shares.

Annual Statement of CROCKER-WOOLWORTH NATIONAL BANK—SAN FRANCISCO. (Organized September, 1886.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

WM. H. CROCKER, President.

G. W. KLINE, Cashier.

Resources.		Liabilities.	
United States bonds to secure		Capital paid in coin	\$1,000,000 00
circulation	\$50,000 00	Reserve and surplus fund ...	475,000 00
Miscellaneous bonds, stocks,		Undivided profits and contin-	
and warrants	21,825 00	gent fund	68,239 43
Redemption fund with U. S.		Due depositors	1,738,363 57
Treasurer	2,550 00	Due banks and bankers	556,387 54
Loans on stocks, bonds, and		National Bank notes out-	
warrants, and on other secur-		standing	25,000 00
ities (grain, etc.)	1,166,192 55	Certified checks	14,842 89
Loans and discounts on per-			
sonal security	1,826,322 81		
Money on hand	523,710 45		
Checks and other cash items ..	51,958 03		
Due from banks and bankers ..	229,774 59		
Furniture and fixtures	5,500 00		
Total resources	\$3,877,833 43	Total liabilities	\$3,877,833 43

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. H. Crocker, 6,076; Wm. E. Brown, 350; Chas. F. Crocker, 1,276; E. B. Pond, 50; G. W. Kline, 50. Total number of shares held by the Directors is 7,802 shares.

Annual Statement of CARVER NATIONAL BANK OF ST. HELENA. (Organized July 23, 1887.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

M. G. RICHIE, President.

A. L. WILLIAMS, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$9,362 00	Capital paid in coin.....	\$50,000 00
United States bonds to secure circulation.....	12,500 00	Reserve and surplus fund.....	10,000 00
Miscellaneous bonds, stocks, and warrants.....	9,111 04	Undivided profits and contingent fund.....	3,332 14
Redemption fund with U. S. Treasurer.....	562 50	Due depositors.....	79,516 01
Premium on U. S. bonds.....	1,250 00	State, county, or city money.....	12,000 00
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security.....	107,100 42	Due banks and bankers.....	461 53
Money on hand.....	12,581 60	National Bank notes outstanding.....	11,250 00
Checks and other cash items.....	174 65		
Due from banks and bankers.....	9,455 85		
Furniture and fixtures.....	2,224 00		
Expenses and taxes.....	2,237 62		
Total resources.....	\$166,559 68	Total liabilities.....	\$166,559 68

The amount of capital stock is \$50,000; amount subscribed is \$50,000; total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: M. G. Richie, 50; D. O. Hunt, 50; A. L. Williams, 50; G. L. Pratt, 25; F. L. Alexander, 10. Total number of shares held by the Directors is 185 shares.

Annual Statement of FIRST NATIONAL BANK OF SAN JOSÉ. (Organized July 11, 1874.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

J. A. CLAYTON, President.

L. G. NESMITH, Cashier.

Resources.		Liabilities.	
Bank premises	\$80,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	106,994 66	Reserve and surplus fund	100,000 00
United States bonds to secure circulation	50,000 00	Undivided profits and contingent fund	108,213 13
Redemption fund with U. S. Treasurer	2,250 00	Due depositors	321,515 47
Loans on stocks, bonds, and warrants	182,672 45	Due banks and bankers	17,320 48
Loans on other securities (grain, etc.)	159,023 05	National Bank notes outstanding	44,550 00
Loans and discounts on personal security	396,247 02	Certified checks	400 00
Money on hand	39,248 80	Dividends unpaid	1,520 00
Checks and other cash items	3,801 60		
Due from banks and bankers	59,127 07		
Furniture and fixtures	5,000 00		
Expenses and taxes	9,154 43		
Total resources	\$1,093,519 08	Total liabilities	\$1,093,519 08

The amount of capital stock is \$500,000; amount subscribed is \$500,000; total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Clayton, 100; A. King, 200; J. D. Phelan, 213; W. D. Tisdale, 300; J. B. Crockett, 212; T. Brassy, 10; Cyrus Jones, 172; E. C. Flagg, 50; L. G. Nesmith, 12. Total number of shares held by the Directors is 1,269 shares.

Annual Statement of FIRST NATIONAL BANK OF SANTA PAULA. (Organized September 13, 1889.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

C. H. McKEVETT, President.

JOS. R. HAUGH, Cashier.

Resources.		Liabilities.	
Bank premises	\$4,200 00	Capital paid in coin	\$75,000 00
United States bonds to secure circulation	18,750 00	Reserve and surplus fund	4,500 00
Miscellaneous bonds, stocks, and warrants	1,150 80	Undivided profits and contingent fund	8,828 58
Redemption fund with U. S. Treasurer	843 50	Due depositors	85,362 45
Premium on U. S. bonds	1,800 00	State, county, or city money	7,200 00
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security	139,853 31	Due banks and bankers	1,051 11
Money on hand	15,175 00	National Bank notes outstanding	16,870 00
Checks and other cash items	175 10		
Due from banks and bankers	12,830 46		
Furniture and fixtures	1,700 00		
Expenses and taxes	1,933 97		
Due from U. S. Treasurer	400 00		
Total resources	\$198,812 14	Total liabilities	\$198,812 14

The amount of capital stock is \$75,000; amount subscribed is \$75,000; total amount actually paid in coin by stockholders for capital stock is \$75,000. The total number of shares of stock issued is 750; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. H. McKeveit, 250; Nathan W. Blanchard, 100; Jos. R. Haugh, 20; F. E. Davis, 10; D. W. Mott, 10. Total number of shares held by the Directors is 390 shares.

Annual Statement of SANTA ROSA NATIONAL BANK. (Organized May, 1886.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

J. H. BRUSH, President.

F. A. BRUSH, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$41,232 31	Capital paid in coin	\$150,000 00
United States bonds to secure circulation	37,500 00	Reserve and surplus fund ...	16,000 00
Miscellaneous bonds, stocks, and warrants	3,306 80	Undivided profits and contingent fund	7,417 99
Redemption fund with U. S. Treasurer	1,687 50	Due depositors	157,103 61
Loans on stocks, bonds, and warrants	27,656 80	Due banks and bankers	3,669 78
Loans on other securities (grain, etc.)	4,526 10	National Bank notes outstanding	35,370 00
Loans and discounts on personal security	200,605 98		
Money on hand	36,567 20		
Checks and other cash items ..	2,636 06		
Due from banks and bankers ..	2,782 86		
Furniture and fixtures	6,000 00		
Expenses and taxes	5,059 77		
Total resources	\$369,561 38	Total liabilities	\$369,561 38

The amount of capital stock is \$150,000; amount subscribed is \$150,000; total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,500; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Brush, 500; John Strong, 85; B. M. Spencer, 15; Frank Steele, 26; L. W. Juilliard, 40; D. N. Carithers, 20; W. W. Gauldin, 70. Total number of shares held by the Directors is 756 shares.

Annual Statement of FIRST NATIONAL BANK OF STOCKTON. (Organized November 21, 1872.)

Showing its Financial Condition on the morning of June 17, 1895, as sworn to by the Officers of the Bank.

H. H. HEWLETT, President.

JAMES H. HOUGH, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$17,914 60	Capital paid in coin.....	\$200,000 00
United States bonds to secure circulation.....	70,000 00	Reserve and surplus fund....	60,000 00
Miscellaneous stocks, bonds, and warrants.....	5,794 51	Undivided profits and contingent fund.....	168,321 06
Redemption fund with U. S. Treasurer.....	3,150 00	Due depositors.....	286,333 15
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security.....	530,498 84	State, county, or city money..	22,200 00
Money on hand.....	118,708 48	Due banks and bankers.....	26,537 45
Checks and other cash items..	20,191 38	National Bank notes outstanding.....	63,000 00
Due from banks and bankers..	56,589 50		
Furniture and fixtures.....	3,157 15		
Expenses and taxes.....	187 20		
Total resources.....	\$826,191 66	Total liabilities.....	\$826,191 66

The amount of capital stock is \$200,000; amount subscribed is \$200,000; total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. H. Hewlett, 1,046; E. Floyd Jones, 37; G. A. Conrad, 67; B. Frankenheimer, 34; Jas. H. Hough, 40; G. A. Fancher, 33; Jas. Sutherland, 13. Total number of shares held by the Directors is 1,270 shares.

STATEMENT OF AMOUNTS PAID FOR BANK LICENSES

BY THE

Commercial and Savings Banks of the State of California, July 1, 1895.

NOTE.—The amount collected from each bank is based upon its deposits on January 1, 1895.

Location.	Name of Bank.	Amount Paid.
1. San Francisco	Columbus Savings and Loan Society	\$23 40
2. San Francisco	French Savings and Loan Society	164 80
3. San Francisco	German Savings and Loan Society	2,832 50
4. San Francisco	Hibernia Savings and Loan Society	2,864 20
5. San Francisco	Humboldt Savings and Loan Society	266 80
6. San Francisco	Mutual Savings Bank	280 90
7. San Francisco	San Francisco Savings Union	2,276 60
8. San Francisco	Savings and Loan Society	536 40
9. San Francisco	Security Savings Bank	314 00
10. San Francisco	Union Trust Co.	84 00
Total from San Francisco Savings Banks		\$9,643 60
11. Alameda	Alameda Savings Bank	\$47 90
12. Bakersfield	Producers Savings Bank	4 00
13. Berkeley	Berkeley Bank of Savings	2 60
14. Eureka	Home Savings Bank	22 50
15. Eureka	Savings Bank of Humboldt County	21 10
16. Fresno	People's Savings Bank	9 40
17. Hanford	Hanford Savings Bank	80
18. Hollister	Hollister Savings Bank	1 60
19. Hollister	Savings and Loan Bank of San Benito County	11 30
20. Los Angeles	Columbia Savings Bank	13 80
21. Los Angeles	German-American Savings Bank	49 10
22. Los Angeles	Los Angeles Savings Bank	109 80
23. Los Angeles	Main Street Savings Bank and Trust Co.	27 90
24. Los Angeles	Savings Bank of Southern California	59 70
25. Los Angeles	Security Savings Bank and Trust Co.	45 60
26. Los Angeles	Union Bank of Savings	2 10
27. Marysville	Northern California Bank of Savings	45 20
28. Merced	Merced Security Savings Bank	43 70
29. Modesto	Union Savings Bank	20 10
30. Oakland	Central Bank	111 90
31. Oakland	Farmers and Merchants Savings Bank	14 80
32. Oakland	Oakland Bank of Savings	461 10
33. Oakland	Union Savings Bank	287 90
34. Redlands	Savings Bank of Redlands	4 00
35. Riverside	Riverside Savings Bank and Trust Co.	7 80
36. Riverside	Riverside Savings and Loan Association	5 10
37. Sacramento	Farmers and Mechanics Savings Bank	44 40
38. Sacramento	People's Savings Bank	63 30
39. Sacramento	Sacramento Bank	313 60
40. St. Helena	Savings Bank of St. Helena	8 30
41. San Bernardino	Savings Bank of San Bernardino	4 20
42. San Diego	San Diego Savings Bank	17 20
43. San José	San José Safe Deposit Bank of Savings	176 20
44. San José	Security Savings Bank	32 70
45. San José	Union Savings Bank	71 40
46. San Luis Obispo	California Mortgage and Savings Bank	45 80
47. Santa Ana	Orange County Savings Bank	13 30
48. Santa Barbara	Santa Barbara Savings and Loan Bank	16 30
Amount carried forward		\$2,237 50

ASSESSMENT LIST—Continued.

Location.	Name of Bank.	Amount Paid.
	Amount brought forward	\$2,237 50
49. Santa Cruz	City Savings Bank	29 70
50. Santa Cruz	People's Savings Bank	8 70
51. Santa Cruz	Santa Cruz Bank of Savings and Loan	52 80
52. Tulare	Tulare Savings Bank	1 90
53. Visalia	Visalia Savings Bank	9 30
54. Watsonville	Pajaro Valley Savings and Loan Society	9 70
55. Watsonville	Watsonville Savings Bank	12 00
56. Woodland	Yolo County Savings Bank	12 40
	Total from Interior Savings Banks	\$2,374 00
57. San Francisco	American Bank and Trust Co.	\$34 20
58. San Francisco	Anglo-Californian Bank	339 70
59. San Francisco	Bank of British Columbia	96 20
60. San Francisco	Bank of British North America	37 20
61. San Francisco	California Safe Deposit and Trust Co.	138 30
62. San Francisco	Columbian Banking Co.	5 10
63. San Francisco	Donohoe-Kelly Banking Co.	95 40
64. San Francisco	Grangers Bank of California	24 60
65. San Francisco	London, Paris, and American Bank	245 00
66. San Francisco	London and San Francisco Bank	105 30
67. San Francisco	Nevada Bank of San Francisco	515 20
68. San Francisco	Sather Banking Co.	110 50
69. San Francisco	Bank of California	846 20
70. San Francisco	Tallant Banking Co.	81 50
71. San Francisco	Wells, Fargo & Co.'s Bank	218 40
	Total from S. F. Commercial Banks	\$2,892 80
72. Alameda	Bank of Alameda	\$28 20
73. Alhambra	Alhambra Bank	5 60
74. Anaheim	Citizens Bank of Anaheim	7 50
75. Antioch	Bank of Antioch	5 70
76. Arcata	Bank of Arcata	7 00
77. Auburn	Placer County Bank	15 80
78. Azusa	Azusa Valley Bank	4 60
79. Bakersfield	Bank of Bakersfield	12 30
80. Bakersfield	Kern Valley Bank	37 90
81. Berkeley	Commercial Bank of Berkeley	8 50
82. Biggs	Sacramento Valley Bank	2 60
83. Chico	Bank of Butte County	20 60
84. Chico	Bank of Chico	14 60
85. Cloverdale	Bank of Cloverdale	3 50
86. Colusa	Colusa County Bank	38 90
87. Dixon	Bank of Dixon	13 10
88. Downey	Los Nietos Valley Bank	3 20
89. Elsinore	Consolidated Bank of Elsinore	2 20
90. Escondido	Bank of Escondido	7 70
91. Eureka	Bank of Eureka	12 40
92. Eureka	Humboldt County Bank	10 60
93. Eureka	Randall Banking Co.	23 40
94. Fallbrook	Fallbrook Bank	1 60
95. Ferndale	Ferndale Bank	6 10
96. Fort Bragg	Bank of Fort Bragg	1 20
97. Fresno	Bank of Central California	13 00
98. Fresno	Farmers Bank	33 10
99. Gilroy	Bank of Gilroy	7 90
100. Grass Valley	Agency Citizens Bank of Nevada City	7 80
101. Gonzales	Bank of Gonzales	4 50
102. Gridley	Agency Rideout Bank of Marysville	3 60
103. Hanford	Farmers and Merchants Bank	12 60
104. Hanford	Bank of Hanford	13 60
105. Haywards	Bank of Haywards	5 10
106. Healdsburg	Bank of Healdsburg	9 20
107. Healdsburg	Farmers and Mechanics Bank	11 10
108. Hollister	Farmers and Merchants Bank	8 60
109. Hollister	Bank of Hollister	18 60
	Amount carried forward	\$443 40

ASSESSMENT LIST—Continued.

Location.	Name of Bank.	Amount Paid.
	Amount brought forward	\$443 40
110. Hueneme	Bank of Hueneme	3 20
111. Kingsburg	Bank of Kingsburg	80
112. Lakeport	Bank of Lake	1 90
113. Lakeport	Farmers Savings Bank	9 70
114. Lemoore	Bank of Lemoore	2 20
115. Lincoln	Bank of Lincoln	1 30
116. Livermore	Bank of Livermore	4 50
117. Lodi	Bank of Lodi	5 30
118. Lompoc	Bank of Lompoc	6 10
119. Los Angeles	Broadway Bank	3 70
120. Los Angeles	California Bank	79 60
121. Los Angeles	Citizens Bank	32 70
122. Los Angeles	East Side Bank	4 50
123. Los Angeles	Farmers and Merchants Bank	230 40
124. Los Angeles	State Loan and Trust Co.	86 90
125. Los Gatos	Bank of Los Gatos	7 90
126. Los Gatos	Commercial Bank	4 60
127. Madera	Commercial Bank of Madera	10 30
128. Martinez	Bank of Martinez	28 80
129. Marysville	Decker, Jewett & Co. Bank	25 80
130. Marysville	The Rideout Bank	24 30
131. Mendocino	Mendocino Discount Bank	11 00
132. Merced	Commercial and Savings Bank	22 70
133. Modesto	Modesto Bank	21 20
134. Monterey	Bank of Monterey	11 50
135. Napa	James H. Goodman & Co. Bank	37 20
136. Napa	Bank of Napa	12 50
137. National City	Bank of National City	6 40
138. National City	People's State Bank	1 80
139. Nevada City	Citizens Bank	14 60
140. Oakdale	Bank of Oakdale	6 30
141. Oakland	California Bank	13 90
142. Ontario	The Citizens Bank	13 00
143. Ontario	Ontario State Bank	3 50
144. Orange	Bank of Orange	6 20
145. Orland	Bank of Orland	3 20
146. Oroville	Bank of Oroville	6 80
147. Oroville	Bank of Rideout, Smith & Co.	20 40
148. Palo Alto	Bank of Palo Alto	2 90
149. Pasadena	San Gabriel Valley Bank	20 50
150. Paso Robles	Citizens Bank	3 30
151. Perris	Perris Valley Bank	4 40
152. Petaluma	Bank of Sonoma County	18 50
153. Petaluma	Petaluma Savings Bank	13 90
154. Petaluma	The Wickersham Banking Co.	14 50
155. Petaluma	The William Hill Company	21 70
156. Pleasanton	Bank of Pleasanton	1 90
157. Pomona	People's Bank	12 90
158. Porterville	Pioneer Bank	3 60
159. Red Bluff	Bank of Tehama County	29 70
160. Redding	Bank of Northern California	3 50
161. Redding	Bank of Shasta County	8 60
162. Redlands	Union Bank of Redlands	10 00
163. Redwood City	Bank of San Mateo County	16 80
164. Riverside	Orange Growers Bank	25 40
165. Sacramento	California State Bank	87 60
166. St. Helena	Bank of St. Helena	7 40
167. Salinas	Monterey County Bank	11 40
168. Salinas	Salinas City Bank	22 00
169. San Bernardino	Farmers Exchange Bank	12 90
170. San Diego	Bank of Commerce	27 40
171. San Jacinto	State Bank	4 40
172. San José	Bank of San José	44 50
173. San José	Commercial and Savings Bank	78 60
174. San José	Garden City Bank and Trust Co.	33 60
175. San Leandro	Bank of San Leandro	9 10
176. San Luis Obispo	Andrews Banking Co.	26 80
	Amount carried forward	\$1,807 90

ASSESSMENT LIST—Continued.

Location.	Name of Bank.	Amount Paid.
	Amount brought forward	\$1,807 90
177. San Luis Obispo.	Bank of San Luis Obispo	2 60
178. San Luis Obispo.	Commercial Bank	38 00
179. San Luis Obispo.	County Bank of San Luis Obispo	45 50
180. San Mateo	San Mateo Bank	1 60
181. San Pedro	Bank of San Pedro	1 40
182. Santa Ana	Commercial Bank of Santa Ana	20 00
183. Santa Barbara	Commercial Bank	17 60
184. Santa Clara	Santa Clara Valley Bank	17 90
185. Santa Cruz	Bank of Santa Cruz County	20 10
186. Santa Cruz	City Bank	11 70
187. Santa Cruz	People's Bank	6 20
188. Santa Maria	Bank of Santa Maria	9 30
189. Santa Monica	Bank of Santa Monica	7 70
190. Santa Monica	Santa Monica Commercial Co. Bank	3 00
191. Santa Rosa	Exchange Bank	7 70
192. Santa Rosa	Santa Rosa Bank	35 70
193. Santa Rosa	Savings Bank of Santa Rosa	34 40
194. Sebastopol	Bank of Sebastopol	3 00
195. Selma	Bank of Selma	4 90
196. Sonoma	Sonoma Valley Bank	8 10
197. South Riverside	Citizens Bank	2 40
198. Stockton	Farmers and Merchants Bank	50 30
199. Stockton	San Joaquin Valley Bank	20 30
200. Stockton	Stockton Savings and Loan Society	155 80
201. Stockton	Stockton Savings Bank	62 90
202. Suisun	Bank of Suisun	25 30
203. Susanville	Bank of Lassen County	3 10
204. Tehachapi	Bank of Tehachapi	1 10
205. Templeton	Bank of Templeton	1 60
206. Tomales	Bank of Tomales	7 80
207. Tulare	Bank of Tulare	12 50
208. Tulare	Tulare County Bank	5 80
209. Tustin	Bank of Tustin	4 20
210. Ukiah	Bank of Ukiah	6 80
211. Vacaville	Bank of Vacaville	8 10
212. Vallejo	Vallejo Commercial Bank	24 00
213. Valley Ford	Dairymen's Bank	1 70
214. Ventura	Bank of Ventura	20 30
215. Visalia	Producers Bank	8 00
216. Visalia	Bank of Visalia	16 60
217. Watsonville	Bank of Watsonville	9 50
218. Watsonville	Pajaro Valley Bank	12 90
219. Wheatland	Farmers Bank	8 30
220. Williams	Bank of Williams	9 40
221. Willows	Bank of Willows	17 60
222. Winters	Bank of Winters	3 70
223. Woodland	Bank of Woodland	33 50
224. Woodland	Bank of Yolo	20 80
225. Woodland	Farmers and Merchants Bank	4 10
226. Yreka	Siskiyou County Bank	13 50
227. Yuba	Farmers Coöperative Union	20 20
	Total from Interior Commercial Banks	\$2,696 60
	Total from San Francisco Commercial Banks	2,892 80
	Total from San Francisco Savings Banks	9,643 60
	Total from Interior Savings Banks	2,374 00
	Total from all banks	\$17,607 00

SUMMARY OF ACCOUNT.

Statement of moneys received by the Bank Commissioners since last report.

From all banks under the charge of this Commission, for licenses for the year ending June 30, 1896, as per detailed statement in this report	\$17,607 00
From balance of deposit with Bank of California	569 20
For certified copy of documents	2 00
Total	\$18,178 20
April 8, 1895, paid State Treasurer	\$465 17
April 25, 1895, paid State Treasurer	104 03
July 13, 1895, paid State Treasurer	17,609 00
Total	\$18,178 20

STATE OF CALIFORNIA, }
 City and County of San Francisco. } ss.

Paris Kilburn, being sworn, deposes and says that he is the President of the Board of Bank Commissioners, and that the foregoing statement is correct.

PARIS KILBURN.

Subscribed and sworn to before me, this 23d day of August, 1895.

[SEAL.]

GEO. T. KNOX,
 Notary Public in and for the City and County of San Francisco, California.

SEMI-ANNUAL TABULAR STATEMENTS

OF THE

Active Savings and Commercial Banks, January 1st,

AND

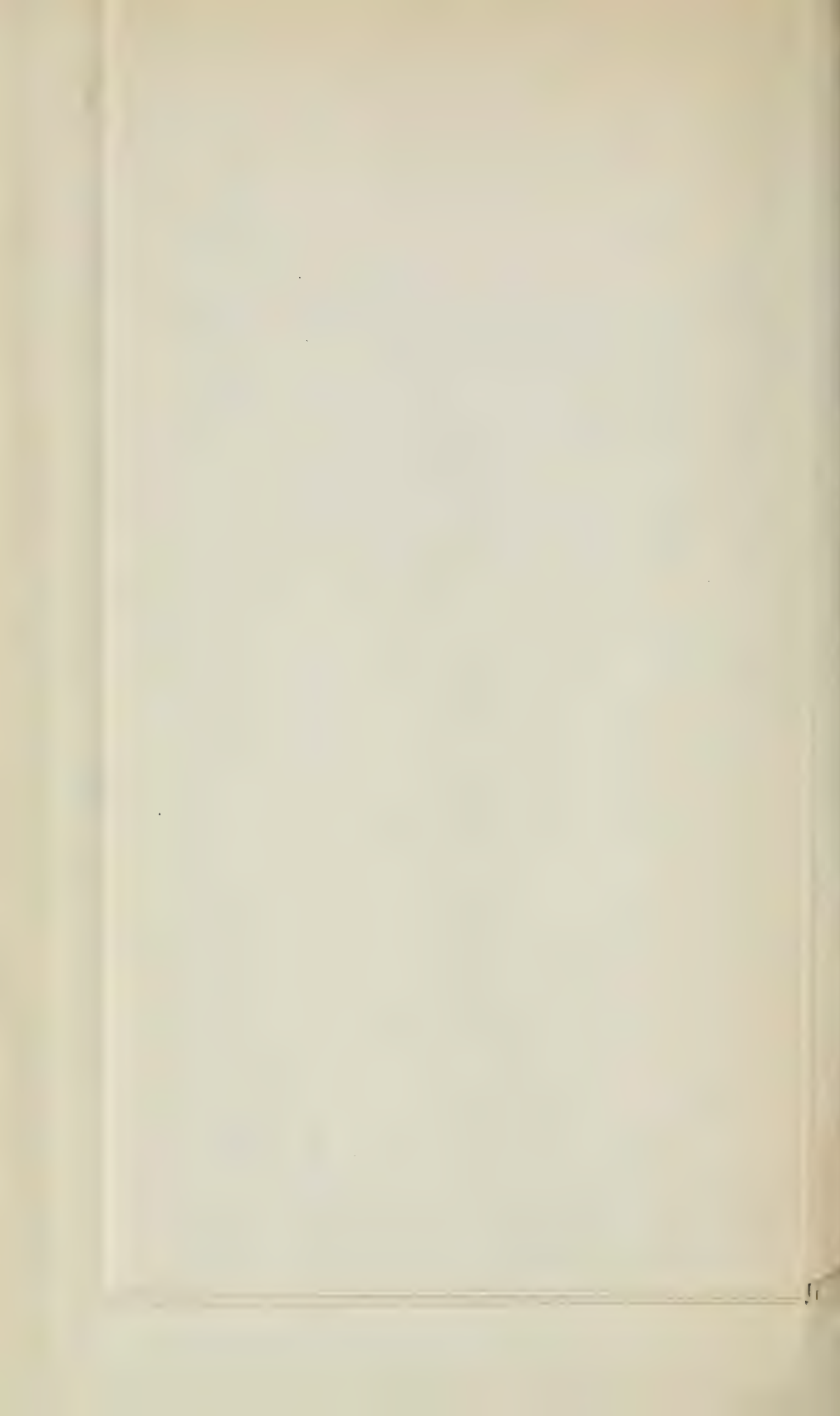
Savings, Commercial, Private, and National Banks of California,

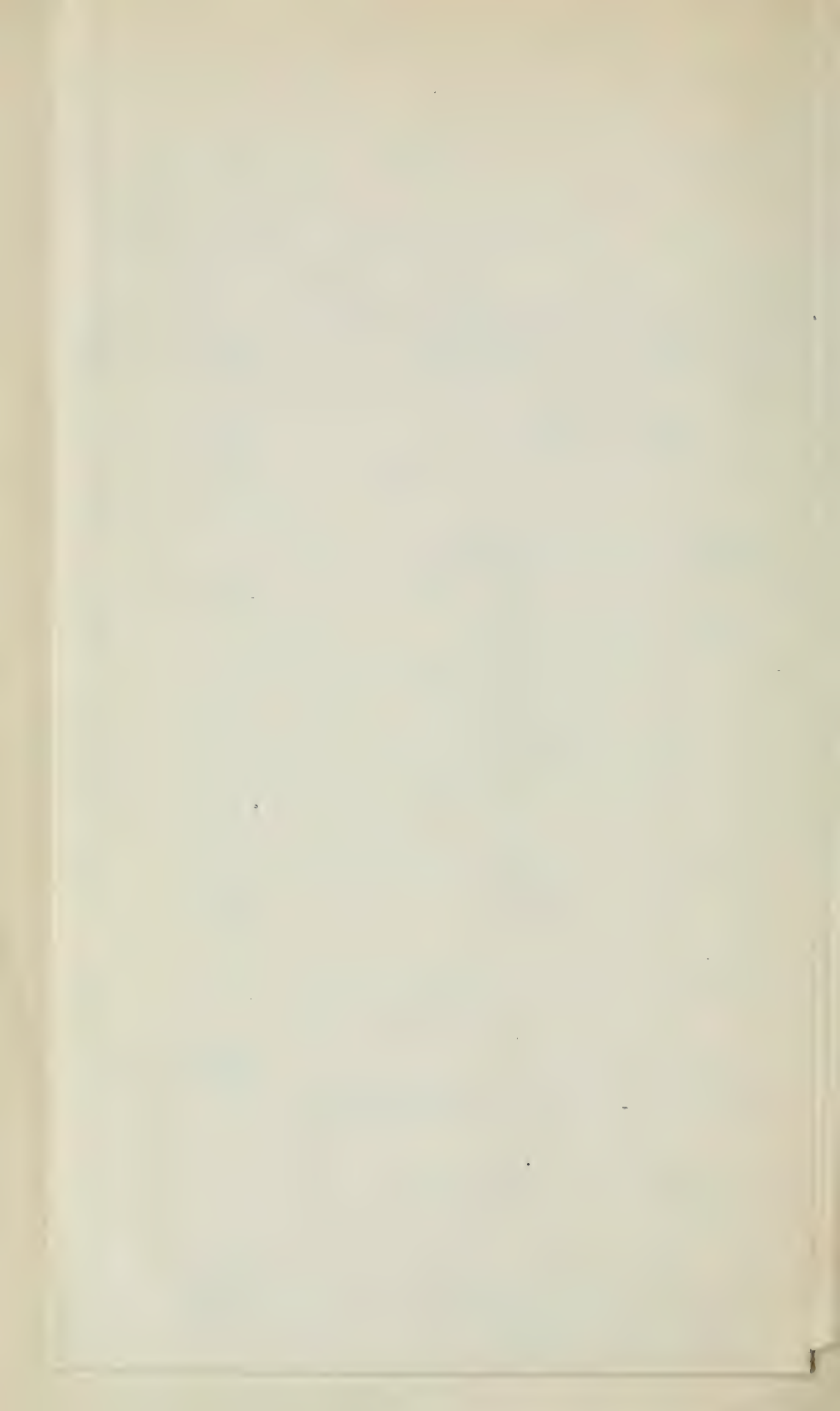
JUNE 17, 1895.

Showing the Financial Condition of the SAVINGS BANKS of California, on the first day of January, 1896, as reported to the Bank Commissioner.

Showing the Financial Condition of the PRIVATE BANKS of California, on the first day of January, 1855, as reported to the Bank Commissioners.

Financial Condition of the COMMERCIAL BANKS of California on the first day of January, 1895, as reported to the Bank Commission.





Showing the Financial Condition of the **COMMERCIAL BANKS** of California on the evening of June 17, 1895, as reported to the Bank Commissioners



REPORT

OF THE

BOARD OF BANK COMMISSIONERS

OF THE

STATE OF CALIFORNIA

TO

HIS EXCELLENCY THE GOVERNOR OF THE STATE OF CALIFORNIA.

SEPTEMBER 1, 1896.



SACRAMENTO:

A. J. JOHNSTON, : : : : : SUPERINTENDENT STATE PRINTING.
1896.

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REPORT.

OFFICE OF THE BOARD OF BANK COMMISSIONERS, }
 No. 530 CALIFORNIA STREET, }
 SAN FRANCISCO, CAL., September 1, 1896. }

To His Excellency JAMES H. BUDD, Governor of the State of California :

In compliance with Section 3 of the Act creating the Board of Bank Commissioners, and prescribing their duties and powers, the Eighteenth Annual Report of this Commission, containing a tabulated statement and synopsis of the several reports of incorporated State and private banks, which have been filed in the office of the Commission since their last report, together with certain recommendations upon the banking laws, is herewith respectfully submitted.

Incorporated State Savings Banks.....	57
Incorporated State Commercial Banks.....	169
Foreign Banks.....	5
Private Banks.....	20
National Banks.....	31
Liquidating Banks.....	21
Total.....	303
Total money in banks of California (including National Banks).....	\$21,775,362 50
Total assets.....	303,860,772 23
Total amount due depositors.....	202,663,602 34

COMMERCIAL BANKS.

During the year five new Commercial Banks have been organized; namely, Exchange Bank, Santa Ana; Fruit-Growers Bank, Fullerton; Covina Bank, Covina; Bank of Commerce of San Francisco; The Bank of Long Beach, Long Beach. This will make a total of 174 active banks now conducting a commercial banking business. At the time of the Commissioners' report last year, there were 173 active Commercial Banks.

From an examination of the aggregate resources of the Commercial Banks, as shown by their reports of June 17, 1895, as compared with the report of July 31, 1896, it will appear that there has been a loss or reduction of \$8,093,008 90 in resources during the year. The amount of cash on hand, June 17, 1895, was \$19,053,248 42; and on July 31, 1896, \$14,654,182 82; showing a loss in cash, within a period of thirteen months, of \$4,399,065 60. This large reduction is accounted for, in some measure, by the withdrawal from commercial use of \$2,575,607 15 of county or public money; and also by the distrust and consequent withdrawal of gold caused by the financial agitation incident to the near approach of a Presidential election.

SAVINGS BANKS.

Since our last report, one new Savings Bank, namely, Oakland Loan and Investment Company, has been organized, making a total of 57 such institutions now doing a savings bank business in this State.

The Savings Banks have lost no considerable amount by the withdrawal of public money, and it would seem that their depositors have not been so sensitive to the causes that have disturbed Commercial Banks. They are to be congratulated on their exceptionally sound and healthy condition, as will appear from the following table, showing the deposits at the comparative dates given:

<i>Deposits in Savings Banks.</i>	
1870—January	\$36,555,909 00
1880—January	51,864,903 00
1890—January	93,882,064 00
1895—January	125,518,770 00
1895—November	130,825,550 00
1896—July 31	131,653,634 00
Number of depositors in San Francisco Savings Banks	128,484
Number of depositors in interior Savings Banks	31,372
Total number of depositors	159,856
Making an average deposit of	\$823 57

BANKS IN LIQUIDATION.

Within the year four Commercial Banks have closed their doors, and are retiring from business; namely, Fallbrook Bank, Fallbrook; Grangers Bank, San Francisco; Bank of Lincoln, Lincoln; and the Perris Valley Bank, Perris.

The Bank of Lincoln has paid its depositors in full.

The Fallbrook Bank has paid off its deposits, with the exception of about \$135, which amount it has on hand, the same not having been called for.

The Perris Valley Bank, on December 9, 1895, was declared insolvent, having been unable to extend its accommodation loan due, and owing to a correspondent bank, which loan was called by said bank, thereby forcing the bank to close its doors. It is believed by the Commissioners that this bank will pay its depositors in full; especially so, if the Supreme Court of the United States should decide that the irrigation bonds issued under the Wright Act are constitutional, as said bank's resources, to the extent of \$14,719, consist of said bonds.

The Grangers Bank of San Francisco, now in liquidation, closed its doors December 10, 1895. On the 9th day of December—one day prior thereto—the Commission made an examination into the condition of said bank, and charged off from its resources certain assets found to be doubtful and bad. Afterward, on the 23d day of December, 1895, the Commissioners made another examination, and again reduced the resources of the bank by charging from its assets other doubtful and bad securities, which resulted in the reduction and impairment of the capital stock of the bank. However, the bank's resources, in the opinion of this Commission, are abundant to fully pay off all deposits and claims against it, and its liquidation is being satisfactorily and judiciously managed.

The following is a total list of banks closed and in liquidation, including those declared insolvent:

Alameda—Encinal Bank.
Alameda—Encinal Savings Bank.
Fallbrook—Fallbrook Bank.
Fresno—Fresno Loan and Savings Bank.
Lincoln—Bank of Lincoln.
Los Angeles—Bank of America.
Los Angeles—City Bank. (Insolvent.)
Mendocino—Bank of Mendocino. (Insolvent.)
Merced—Merced Bank. (Insolvent.)
Perris—Perris Valley Bank. (Insolvent.)
Riverside—Riverside Banking Company. (Insolvent.)
Riverside—Riverside Savings and Loan Association.
San Diego—Savings Bank of San Diego County. (Insolvent.)
San Diego—California Savings Bank of San Diego. (Insolvent.)
San Francisco—The California Savings and Loan Society.
San Francisco—Grangers Bank of California.
San Francisco—Masonic Savings and Loan Bank. (Insolvent.)
San Francisco—Odd Fellows Savings Bank. (Insolvent.)
San Francisco—Pacific Bank. (Insolvent.)
San Francisco—People's Home Savings Bank. (Insolvent.)
San Francisco—Bank of Sisson, Crocker & Co.

The Commission has earnestly endeavored to administer the affairs, in its supervision of all banks in liquidation, in an economical manner, and believes that such banks are being closed as rapidly as the condition of the times will permit.

SAN FRANCISCO SAVINGS BANKS.

	10 Banks, June 17, 1895.	10 Banks, July 31, 1896.	Increase, June 17, 1895, to July 31, 1896.	Decrease, June 17, 1895, to July 31, 1896.
<i>Resources.</i>				
Bank premises.....	\$2,224,969 66	\$2,124,257 33		\$100,712 33
Other real estate.....	1,856,729 56	2,651,641 63	\$794,912 07	
Invested in stocks, bonds, and warrants.....	16,500,294 44	20,239,842 42	3,739,547 98	
Loans on real estate.....	80,124,726 53	80,845,092 08	720,365 55	
Loans on stocks, bonds, and warrants.....	6,366,780 20	5,710,461 16		656,319 04
Loans on other securities.....		3,500 00	3,500 00	
Loans on personal security.....	45,000 00	50,000 00	5,000 00	
Money on hand.....	3,357,638 45	1,828,718 42		1,528,920 03
Due from banks and bankers.....	2,705,298 19	1,365,613 69		1,339,684 50
Other assets.....	476,031 85	155,518 55		320,513 30
Totals.....	\$113,657,468 88	\$114,974,645 28	\$5,263,325 60	\$3,946,149 20
<i>Liabilities.</i>				
Capital paid up.....	\$4,760,000 00	\$4,760,000 00		
Reserve fund, and profit and loss.....	5,215,149 83	4,751,427 81		\$463,722 02
Due depositors.....	101,504,587 34	104,589,467 92	\$3,084,880 58	
State, city, or county money.....	3,895 26			3,895 26
Due banks and bankers.....				
Other liabilities.....	2,173,836 45	873,749 55		1,300,086 90
Totals.....	\$113,657,468 88	\$114,974,645 28	\$3,084,880 58	\$1,767,704 18

Net increase in assets and liabilities, \$1,317,176 40.

INTERIOR SAVINGS BANKS.

	49 Banks, June 17, 1895.	17 Banks, July 31, 1896.	Increase, June 17, 1895, to July 31, 1896.	Decrease, June 17, 1895, to July 31, 1896.
<i>Resources.</i>				
Bank premises.....	\$1,014,904 46	\$1,035,646 41	\$20,741 95	-----
Other real estate.....	1,196,984 00	1,808,148 07	611,154 07	-----
Invested in stocks, bonds, and warrants.....	2,632,762 53	3,119,216 98	486,454 45	-----
Loans on real estate.....	20,817,892 86	21,436,107 99	618,215 13	-----
Loans on stocks, bonds, and warrants.....	707,026 31	1,146,320 63	439,294 32	-----
Loans on other securities.....	128,196 48	139,655 50	11,459 02	-----
Loans on personal security.....	1,164,588 74	1,274,956 58	110,367 84	-----
Money on hand.....	1,242,916 66	909,420 93	-----	\$333,495 73
Due from banks and bankers.....	2,107,506 92	1,778,375 32	-----	329,131 60
Other assets.....	320,471 17	190,070 27	-----	130,400 90
Totals.....	\$31,333,260 13	\$32,837,918 68	\$2,297,686 78	\$793,028 23
<i>Liabilities.</i>				
Capital paid up.....	\$4,037,850 00	\$4,144,025 00	\$106,175 00	-----
Reserve fund, and profit and loss.....	1,263,188 18	1,389,362 06	126,173 88	-----
Due depositors.....	25,325,925 52	27,064,167 63	1,738,242 11	-----
State, county, or city money.....	124,487 46	-----	-----	\$124,487 46
Due banks and bankers.....	10,228 59	4,959 10	-----	5,269 49
Other liabilities.....	571,580 38	235,404 89	-----	336,175 49
Totals.....	\$31,333,260 13	\$32,837,918 68	\$1,970,590 99	\$465,932 44
Net increase in assets and liabilities, \$1,504,658 55.				

REPORT OF BANK COMMISSIONERS.

SAN FRANCISCO COMMERCIAL BANKS.

	15 Banks, June 17, 1895.	16 Banks, July 31, 1896.	Increase, June 17, 1895, to July 31, 1896.	Decrease, June 17, 1895, to July 31, 1896.
<i>Resources.</i>				
Bank premises.....	\$1,121,801 16	\$1,114,815 02		\$7,076 14
Other real estate.....	1,251,877 45	1,647,496 08		
Invested in stocks, bonds, and warrants.....	3,964,269 60	4,986,833 41	\$395,618 63	
Loans on real estate.....	4,282,095 24	4,216,190 17	1,022,563 81	
Loans on stocks, bonds, and warrants.....	10,905,341 11	9,753,651 84		65,905 07
Loans on other securities.....	4,169,029 14	3,409,619 22		1,151,689 27
Loans on personal security.....	21,050,283 29	20,513,640 14		759,409 92
Money on hand.....	14,297,939 73	10,735,505 34		536,643 15
Due from banks and bankers.....	9,908,902 62	7,436,485 32		3,562,434 39
Other assets.....	3,304,503 42	3,901,382 97	596,879 55	2,472,417 30
Totals.....	\$74,256,132 76	\$67,715,619 51	\$2,015,061 99	\$8,555,575 24
<i>Liabilities.</i>				
Capital paid up.....	\$24,739,616 81	\$21,503,430 88		\$3,236,185 93
Reserve fund, and profit and loss.....	10,715,182 25	10,435,122 87		280,059 38
Due depositors.....	31,370,907 99	27,709,939 29		3,660,968 70
State, city, or county money.....		4,964,397 20		250,143 24
Due banks and bankers.....	5,214,540 44	3,102,729 27	\$886,844 00	
Other liabilities.....	2,215,885 27			
Totals.....	\$74,256,132 76	\$67,715,619 59	\$886,844 00	\$7,427,557 25
Net decrease in assets and liabilities, \$6,540,513 25.				

INTERIOR COMMERCIAL BANKS.

	158 Banks, June 17, 1895.	158 Banks, July 31, 1896.	Increase, June 17, 1895, to July 31, 1896.	Decrease, June 17, 1895, to July 31, 1896.
<i>Resources.</i>				
Bank premises	\$1,688,276 40	\$1,751,403 46	\$63,127 06	-----
Other real estate	3,182,320 89	4,328,282 37	1,145,961 48	-----
Invested in stocks, bonds, and warrants	1,829,151 29	1,909,596 38	80,445 09	-----
Loans on real estate	15,191,191 43	15,843,603 57	652,412 14	-----
Loans on stocks, bonds, and warrants	2,492,782 44	2,554,240 07	61,457 63	-----
Loans on other securities	634,124 70	600,942 69	-----	\$33,182 01
Loans on personal security	20,183,961 01	18,645,478 84	-----	1,538,482 17
Money on hand	4,273,308 69	3,918,677 48	-----	354,631 21
Due from banks and bankers	5,674,511 57	4,096,835 14	-----	1,577,676 43
Other assets	1,108,863 76	1,056,963 53	-----	51,897 23
Totals	\$56,258,492 18	\$54,705,996 53	\$2,003,373 40	\$3,555,869 05
<i>Liabilities.</i>				
Capital paid up	\$18,808,082 50	\$19,157,507 50	-----	-----
Reserve fund, and profit and loss	6,911,636 25	6,729,991 78	-----	\$181,644 47
Due depositors	25,212,266 25	25,920,215 43	707,950 18	-----
State, county, or city money	2,786,127 67	306,022 35	-----	2,480,105 32
Due banks and bankers	1,588,951 24	1,817,528 55	228,577 27	-----
Other liabilities	951,428 23	774,729 92	-----	176,698 31
Totals	\$56,258,492 18	\$54,705,996 53	\$1,285,952 45	\$2,838,448 10

Net decrease in assets and liabilities, \$1,552,495 65.

REPORT OF BANK COMMISSIONERS.

PRIVATE BANKS.

	18 Banks, June 17, 1895.	20 Banks, July 31, 1896.	Increase, June 17, 1895, to July 31, 1896.	Decrease, June 17, 1895, to July 31, 1896.
<i>Resources.</i>				
Bank premises	\$47,000 00	\$62,250 00	\$15,250 00	-----
Other real estate	358,045 79	370,023 68	11,977 89	-----
Invested in stocks, bonds, and warrants	124,198 34	210,297 29	86,098 95	-----
Loans on real estate	718,324 76	709,610 93	-----	\$8,713 83
Loans on stocks, bonds, and warrants	33,556 78	26,917 59	-----	6,639 19
Loans on other securities	13,338 80	64,590 91	51,252 11	-----
Loans on personal security	850,288 31	757,908 79	-----	92,349 52
Money on hand	157,908 25	178,154 88	20,246 63	-----
Due from banks and bankers	120,037 42	151,968 18	31,880 76	-----
Other assets	94,225 24	100,752 90	6,527 66	-----
Totals	\$2,516,943 69	\$2,632,475 15	\$223,234 00	\$107,702 54
<i>Liabilities.</i>				
Capital paid up	\$1,132,766 93	\$1,153,252 80	\$20,485 87	-----
Reserve fund, and profit and loss	352,937 41	376,372 57	23,415 16	-----
Due depositors	919,386 18	1,039,019 46	119,633 28	-----
State, city, or county money	62,916 28	28,932 93	-----	\$33,983 35
Due banks and bankers	27,553 92	17,693 84	-----	9,860 08
Other liabilities	21,362 97	17,203 55	-----	4,159 42
Totals	\$2,516,943 69	\$2,632,475 15	\$163,534 31	\$48,002 85

Net increase in assets and liabilities, \$115,531 46.

TOTAL NATIONAL BANKS.

	31 Banks, June 17, 1895.	31 Banks, July 31, 1896.	Increase, June 17, 1895, to July 31, 1896.	Decrease, June 17, 1895, to July 31, 1896.
<i>Resources.</i>				
Bank premises.....	\$1,091,167 40	\$1,082,626 06		\$8,541 34
Other real estate.....	882,278 98	739,682 01	\$157,403 03	
Invested in stocks, bonds, and warrants.....	3,067,126 30	3,905,822 75	438,696 45	
Loans on real estate.....	3,150,509 45	4,322,407 14	1,171,897 69	
Loans on stocks, bonds, and warrants.....	1,801,786 74	1,956,715 60	154,928 86	
Loans on other securities.....	13,199,128 52	11,841,591 43		1,357,537 09
Loans on personal security.....	4,668,487 72	4,204,885 45		463,602 27
Money on hand.....	3,348,649 39	3,015,727 08		332,922 31
Due from banks and bankers.....	258,143 27	324,659 56	66,516 29	
Other assets.....				
Totals.....	\$31,157,277 77	\$30,994,117 08	\$1,989,442 32	\$2,152,603 01
<i>Liabilities.</i>				
Capital paid up.....	\$7,525,000 00	\$7,525,000 00		
Reserve fund, and profit and loss.....	3,548,683 10	3,422,537 92		\$126,145 18
Due depositors.....	15,781,747 58	16,340,791 61	\$559,044 03	
State, city, or county money.....	90,823 26	157,687 50	66,864 24	
Due banks and bankers.....	2,716,600 18	1,943,104 80		773,495 38
Other liabilities.....	1,494,423 65	1,604,995 25	110,571 60	
Totals.....	\$31,157,277 77	\$30,994,117 08	\$736,479 87	\$899,640 56

Net decrease in assets and liabilities, \$163,160 69.

TOTAL SAVINGS, COMMERCIAL, AND PRIVATE BANKS.

	248 Banks, June 17, 1895.	251 Banks, July 31, 1896.	Increase, June 17, 1895, to July 31, 1896.	Decrease, June 17, 1895, to July 17, 1896.
<i>Resources.</i>				
Bank premises.....	\$6,097,041 68	\$6,088,372 22	-----	\$8,669 46
Other real estate.....	7,845,967 69	10,805,561 83	\$2,959,594 14	-----
Invested in stocks, bonds, and warrants.....	25,050,676 20	30,465,786 48	5,415,110 28	-----
Loans on real estate.....	121,134,230 82	123,050,604 74	1,916,373 92	-----
Loans on stocks, bonds, and warrants.....	20,505,486 84	19,191,591 29	-----	1,313,895 55
Loans on other securities.....	4,944,689 12	4,218,308 32	-----	726,380 80
Loans on personal security.....	43,294,091 35	41,241,984 35	-----	2,052,107 00
Money on hand.....	23,329,711 78	17,570,477 05	-----	5,759,234 73
Due from banks and bankers.....	20,516,306 72	14,829,277 65	-----	5,687,029 07
Other assets.....	5,304,095 44	5,404,691 22	100,595 78	-----
Totals.....	\$278,022,297 64	\$272,866,655 15	\$10,391,674 12	\$15,547,316 61
<i>Liabilities.</i>				
Capital paid up.....	\$53,478,316 24	\$50,718,216 18	-----	\$2,760,100 06
Reserve fund, and profit and loss.....	24,458,113 92	23,082,277 09	-----	775,836 83
Due depositors.....	184,333,073 28	186,322,810 73	\$1,989,737 45	-----
State, city, or county money.....	6,841,274 23	334,955 28	-----	6,506,318 95
Due banks and bankers.....	9,977,426 67	6,804,578 69	3,827,152 02	-----
Other liabilities.....	5,334,093 30	5,003,817 18	-----	930,276 12
Totals.....	\$278,022,297 64	\$272,866,655 15	\$5,816,889 47	\$10,972,531 96

Net decrease in assets and liabilities, \$5,155,642 49.

TOTALS, INCLUDING NATIONAL BANKS.

	279 Banks, June 17, 1895	282 Banks, July 31, 1896.	Increase, June 17, 1895, to July 31, 1896.	Decrease, June 17, 1895, to July 31, 1896.
<i>Resources.</i>				
Bank premises.....	\$7,188,209 08	\$7,170,998 28		\$17,210 80
Other real estate.....	8,428,246 67	11,545,243 84	\$3,116,997 17	
Invested in stocks, bonds, and warrants.....	28,117,802 50	33,971,609 23	5,853,806 73	
Loans on real estate.....	121,134,230 82	123,050,604 74	1,916,373 92	
Loans on stocks, bonds, and warrants.....	23,655,996 29	23,513,998 43		141,987 86
Loans on other securities.....	6,746,475 86	6,175,023 92		571,451 94
Loans on personal security.....	56,493,219 87	53,083,575 78		3,409,644 09
Money on hand.....	27,988,199 50	21,775,362 50		6,212,837 00
Due from banks and bankers.....	23,864,956 11	17,845,004 73		6,019,951 38
Other assets.....	5,562,238 71	5,729,350 78	167,112 07	
Totals.....	\$309,179,575 41	\$303,860,772 23	\$11,054,289 89	\$16,373,093 07
<i>Liabilities.</i>				
Capital paid up.....	\$61,003,316 24	\$58,243,216 18		\$2,760,100 06
Reserve fund, and profit and loss.....	28,006,797 02	27,104,815 01		901,982 01
Due depositors.....	200,114,820 86	202,663,602 34	\$2,548,781 48	
State, city, or county money.....	3,068,249 93	492,642 78		2,575,607 15
Due banks and bankers.....	9,557,874 41	8,747,683 49		810,190 92
Other liabilities.....	7,428,516 95	6,608,812 43		819,704 52
Totals.....	\$309,179,575 41	\$303,860,772 23	\$2,548,781 48	\$7,867,584 66

Net decrease in assets and liabilities, \$5,318,803 18.

RECAPITULATION.

Net decrease of San Francisco Commercial Banks.....	\$6,540,513 25	
Net decrease of interior Commercial Banks	1,552,495 65	
Net decrease of National Banks	163,160 69	
Total decrease from June 17, 1895, to July 31, 1896.....		\$8,256,169 59
Net increase of San Francisco Savings Banks.....	\$1,317,176 40	
Net increase of interior Savings Banks.....	1,504,658 55	
Net increase of Private Banks	115,531 46	
Total increase from June 17, 1895, to July 31, 1896		2,937,366 41
Total net decrease in assets and liabilities in all banks in California, from June 17, 1895, to July 31, 1896		\$5,318,803 18

RECOMMENDATIONS.

It is believed by the Commission that the laws affecting and governing the banking corporations of this State should be revised. And upon this subject the Board is unanimous in its opinions and recommendations upon the following subjects:

Commercial Banks should be restricted to the conducting of a commercial banking business. The law, in our opinion, should prohibit the merging of a Savings Bank with a Commercial Bank, and a Commercial Bank with a Savings Bank. In our report of last year, we also recommended that the law be amended to prevent the practice of permitting Savings Banks to be conducted in the same room with Commercial Banks, and governed by the same officers.

The experience of this Commission, obtained in the examination of the combined Savings and Commercial Banks, leads it to the belief and conclusion that depositors in such institutions are frequently, without evident intent or purpose upon the part of the officers conducting the same, misled as to the nature of their deposits or the position they may hold with the bank. And when, if any such institution should become depressed, or be compelled to close its doors, the rights of depositors under the law are in the Commercial Bank different from those in the Savings Bank. The depositor in the Commercial Bank has the right, under Section 440, Code of Civil Procedure, to offset his deposit against his liability; while in the Savings Bank it has been held that such offsets cannot be made.

This Commission also recommends that the law be amended, providing that when a bank is declared insolvent a receiver should be appointed by the Court to take charge of the affairs of the bank while the same is in liquidation, with the power placed in the Commission to fix the salary to be allowed him by law and the number of additional employes and their salaries.

We further recommend that, at such times as reports of banks shall be called for by the Commission, in addition to the requirement of the law now imposed, requiring its President and Secretary to verify under oath said report, at least a majority of the board of directors of said bank shall sign and qualify to the correctness of the same and the value of the assets, as therein set forth.

And it is also recommended that loans made to officers and directors of Commercial Banks shall be approved by at least three members of the board of directors, who are not directly or indirectly interested in said loans; and that said approval shall be indorsed upon the note or obligation executed to the bank.

It is believed that the enactment of such laws, in addition to those now already on our statute, will, if not perfecting our banking law, greatly add to its value, and throw around banking institutions safeguards against many bank failures.

We again acknowledge the courtesy of officers of National Banks in furnishing this Commission with reports regarding the condition of their respective institutions.

Respectfully submitted.

PARIS KILBURN,
J. B. FULLER,
H. W. MAGEE,
Bank Commissioners.

R E P O R T S

OF THE

SAVINGS BANKS OF CALIFORNIA.

[ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.]

REPORTS OF SAVINGS BANKS.

COLUMBUS SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated January 18, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. F. FUGAZI, President.

F. N. BELGRANO, Cashier.

Resources.		Liabilities.	
United States bonds	\$22,692 22	Capital paid in coin	\$60,000 00
Loans on real estate	433,993 20	Reserve fund	3,000 00
Money on hand	1,996 42	Profit and loss and contin-	
Due from banks and bankers..	48,712 93	gent fund	1,257 59
Furniture and fixtures	1,085 75	Due depositors	443,624 53
Expenses	594 44	Dividends unpaid	1,566 25
Other assets	1,426 14	Cash over	231 00
		Interest received	795 40
		Commission	11 15
		Interest paid	15 18
Total resources	\$510,501 10	Total liabilities	\$510,501 10

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. F. Fugazi, 219; E. C. Palmieri, 55; I. W. Hellman, 40; J. Cuneo, 25; G. Costa, 50; G. Bacigalupi, 57; F. Arata, 40; Geo. G. Caglieri, 25; Ant. Chichizola, 30. Total number of shares held by the Directors is 541 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Francisco	\$256,590 20
San Mateo	3,000 00
Santa Clara	39,053 00
Alameda	33,500 00
Marin	1,400 00
Contra Costa	450 00
Total	\$433,993 20

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds, last issue	\$20,000 00	\$22,692 22	\$23,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
The Nevada Bank of San Francisco	\$48,712 93

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Interest accrued	\$1,326 14
Balance on loan	100 00
Total	\$1,426 14

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$368,012 59
2. Number of deposit accounts open January 1, 1896	1,048
3. Number of deposit accounts opened during past year	606
4. Number of deposit accounts closed during past year	305
5. Amount deposited during past year	\$534,299 02
6. Amount withdrawn during past year	\$409,530 63
7. Amount of dividends or interest to depositors during past year	\$10,064 24
8. Rate per cent per annum of such divi- { Term	{ 1st semester .. 4.80%
dends or interest	{ 2d semester .. 4.32%
	{ Ordinary
	{ 1st semester .. 4.00%
	{ 2d semester .. 3.60%
9. Amount of dividends to stockholders during past year	\$3,000 00
10. Rate per cent per annum of same on paid-up capital	5%
11. Amount added to surplus fund during past year	\$480 19
12. Amount of gross earnings during past year	\$25,151 10
13. Amount of net earnings during past year	\$4,251 85
14. Number of deposits less than \$1,000	975
15. Number of deposits over \$1,000 and less than \$2,000	50
16. Number of deposits over \$2,000 and less than \$5,000	20
17. Number of deposits over \$5,000	3
18. Average amount of each deposit account January 1, 1896	\$351 15

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 15, 1896.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants		Capital paid up	\$60,000 00
Loans on real estate	\$22,692 22	Reserve fund	2,424 39
Cash balances	394,255 00	Due depositors	387,418 57
Due from banks and bankers	4,644 63	Interest collected	1,701 24
Furniture, fixtures, etc.	34,365 88	Rents, exchange, etc.	52 72
Expenses, taxes, etc.	1,085 75	Dividends unpaid	268 75
	544 59	Other liabilities	5,722 40
Total resources	\$457,588 07	Total liabilities	\$457,588 07

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE
MUTUELLE—SAN FRANCISCO.

(Incorporated March 10, 1879.)

Showing its Financial Condition at Close of Business on July 31, 1896.

E. J. LE BRETON, President.

L. BRAND, Secretary.

Resources.		Liabilities.	
Real estate taken for debt	\$9,000 00	Capital paid in coin	\$300,000 00
United States bonds	10,800 00	Reserve fund	155,000 00
Miscellaneous bonds and stocks	125,600 00	Profit and loss and contin- gent fund	30,143 47
Loans on real estate	1,641,926 87	Due depositors	1,641,120 44
Loans on stocks, bonds, and warrants	211,267 50	Dividends unpaid	313 20
Money on hand	10,532 88	Other liabilities	286 95
Due from banks and bankers	116,775 56		
Expenses	961 25		
Total resources	\$2,126,864 06	Total liabilities	\$2,126,864 06

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 6,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. Le Breton, 4,504; M. A. de Laveaga, 300; J. C. Sala, 2; P. Fleury, 4; A. Schneider, 4. Total number of shares held by the Directors is 4,814 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)			
County Situated In.		Cost on Books.	Market Value.
Butte.....		\$7,000 00	\$9,000 00
San Luis Obispo.....		2,000 00	3,000 00
Totals.....		\$9,000 00	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda.....	\$42,250 00	\$132,000 00
Fresno.....	5,300 00	9,000 00
Kings.....	4,500 00	15,000 00
Los Angeles.....	40,000 00	110,000 00
Marin.....	8,000 00	19,000 00
San Luis Obispo.....	43,000 00	200,000 00
Santa Clara.....	134,200 00	345,000 00
San Francisco.....	1,336,676 87	3,300,000 00
Santa Barbara.....	8,000 00	25,000 00
Tulare.....	20,000 00	50,000 00
Totals.....	\$1,641,926 87	\$4,205,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
\$10,000 United States 4% bonds.....	\$10,000 00	\$10,800 00	\$10,700 00
\$40,000 Spring Valley Waterworks 6% bonds.....	40,000 00	46,600 00	48,000 00
\$10,000 Northern Railway of Cal. 6% bonds.....	10,000 00	9,500 00	10,000 00
\$50,000 Market Street Railway Co. 6% bonds.....	50,000 00	58,500 00	60,500 00
\$10,000 Omnibus Cable Co. 6% bonds.....	10,000 00	11,000 00	11,700 00
Totals.....	\$120,000 00	\$136,400 00	\$140,900 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
3 Spring Valley Waterworks 6% bonds.....	\$3,000 00	\$2,500 00	\$3,600 00
30 Omnibus Cable Co. 6% bonds.....	30,000 00	19,000 00	35,100 00
5 Geary, Park, and Ocean Ry. Co. 5% bonds.....	5,000 00	3,500 00	5,350 00
12 S. P. Ry. Co. of Cal. 6% bonds.....	12,000 00	10,000 00	13,200 00
7 Market Street Ry. Co. 6% bonds.....	7,000 00	6,000 00	8,470 00
350 shares Spring Valley Waterworks stock.....	35,000 00	23,750 00	33,600 00
410 shares Oakland Gaslight Co. stock.....	41,000 00	12,300 00	21,320 00
425 shares San Francisco Gaslight Co. stock.....	42,500 00	29,125 00	38,250 00
1,050 shares Pacific Gas Improvement Co. stock.....	105,000 00	42,452 50	86,100 00
1,200 shares Market Street Ry. Co. stock.....	120,000 00	36,000 00	49,200 00
150 shares Edison Light and Power Co. stock.....	15,000 00	3,100 00	16,800 00
100 shares London, Paris, and American Bank stock.....	8,000 00	6,240 00	12,400 00
600 shares Mutual Electric Light Co. stock.....	1,800 00	800 00	2,700 00
745 shares Pacific Lighting Co. stock.....	74,500 00	7,500 00	36,505 00
50 shares San Francisco Savings Union stock.....	12,500 00	5,000 00	24,000 00
50 shares California Cable Co. stock.....	5,000 00	4,000 00	5,400 00
Totals.....	\$517,300 00	\$211,267 50	\$391,995 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco,	\$116,775 56

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$1,716,499 65
2. Number of deposit accounts open January 1, 1896	8,188
3. Number of deposit accounts opened during past year	453
4. Number of deposit accounts closed during past year	492
5. Amount deposited during past year	\$777,694 00
6. Amount withdrawn during past year	\$777,314 00
7. Amount of dividends or interest to depositors during past year	\$62,358 52
8. Rate per cent per annum of such dividends or interest	
} Term	4.56%
} Ordinary	3.80%
9. Amount of dividends to stockholders during past year	\$17,100 00
10. Rate per cent per annum of same on paid-up capital	5.70%
11. Amount added to reserve fund during past year	\$10,000 00
12. Amount of gross earnings during past year	\$134,631 90
13. Amount of net earnings during past year	\$79,458 52
14. Number of deposits less than \$1,000	7,744
15. Number of deposits over \$1,000 and less than \$2,000	239
16. Number of deposits over \$2,000 and less than \$5,000	162
17. Number of deposits over \$5,000	43
18. Average amount of each deposit account January 1, 1896	\$209 63

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 7, 1895.)

Resources.		Liabilities.	
Real estate.....	\$9,010 00	Capital paid up.....	\$300,000 00
Invested in stocks, bonds, and warrants.....	143,400 00	Reserve fund.....	145,000 00
Loans on real estate.....	1,665,687 50	Due depositors.....	1,668,596 42
Loans and discounts.....	198,080 75	Interest collected.....	2,215 67
Cash balances.....	12,517 34	Dividends unpaid.....	423 60
Due from banks and bankers.....	110,128 10	Other liabilities, contingent fund.....	23,591 55
Expenses, taxes, etc.....	1,003 55		
Total resources.....	\$2,139,827 24	Total liabilities.....	\$2,139,827 24

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated February 10, 1868.)

Showing its Financial Condition at Close of Business on July 31, 1896.

B. A. BECKER, President.

A. H. R. SCHMIDT, Cashier.

Resources.	Liabilities.
Bank premises..... \$175,031 85	Capital paid in coin \$1,000,000 00
Real estate taken for debt 589,353 96	Reserve fund 750,000 00
United States bonds 2,175,000 00	Contingent fund..... 57,891 26
Miscellaneous bonds and stocks..... 3,299,243 90	Due depositors 29,174,293 99
Loans on real estate 23,578,269 02	Dividends unpaid 12,815 00
Loans on stocks, bonds, and warrants..... 816,500 00	State, city, and county taxes, not yet payable..... 169,749 72
Money on hand..... 632,750 30	Interest 121,308 04
Checks and other cash items.. 12,251 79	
Furniture and fixtures 1,000 00	
Expenses 6,639 09	
Other assets 18 10	
Total resources \$31,286,058 01	Total liabilities \$31,286,058 01

The amount of capital stock is \$1,200,000; amount subscribed is \$1,200,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$833 33.

The names of the Directors, and number of shares of stock held by each, are as follows: B. A. Becker, 25; Edward Kruse, 16; A. C. Heineken, 14; O. Schoemann, 20; H. Horstmann, 20; Daniel Meyer, 16; Ign. Steinhart, 15; Nic. Van Bergen, 20; Emil Rohte, 21. Total number of shares held by the Directors is 167 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Coston Books.	Market Value.
San Francisco, Alameda, Los Angeles, San Bernardino, Fresno, Orange, Tulare, Kings, Madera, Lassen, Merced, Butte, Sutter, Napa, Glenn, Tehama, Shasta, Colusa, Multnomah County, Oregon, Washington County, Oregon.....	\$589,353 96	\$700,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	\$8,547,277 12	
Alameda	794,825 00	
Butte	26,000 00	
Calaveras	4,000 00	
Colusa	140,000 00	
Contra Costa	330,500 00	
Fresno	995,405 00	
Glenn	78,400 00	
Humboldt	78,000 00	
Kern	111,000 00	
Kings	187,998 00	
Lake	5,996 00	
Los Angeles	1,726,538 00	
Madera	69,800 00	
Marin	39,650 00	
Mendocino	32,600 00	
Merced	263,160 00	
Monterey	221,988 00	
Napa	53,000 00	
Orange	31,623 00	
Riverside	200,000 00	
Sacramento	121,000 00	\$47,000,000 00
San Bernardino	139,500 00	
San Benito	7,000 00	
San Joaquin	172,200 00	
San Luis Obispo	169,500 00	
San Mateo	16,000 00	
Santa Barbara	78,000 00	
Santa Clara	713,442 00	
Santa Cruz	38,500 00	
Shasta	15,000 00	
Siskiyou	7,500 00	
Solano	378,177 00	
Sonoma	76,750 00	
Stanislaus	214,967 00	
Tehama	464,770 00	
Tulare	100,800 00	
Ventura	12,000 00	
Yolo	43,000 00	
State of Oregon	3,408,201 00	
State of Washington	3,035,746 00	
State of Nevada	30,000 00	
State of Utah	397,656 00	
Totals	\$23,578,269 12	\$47,000,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States registered 4% bonds	\$2,000,000 00	\$2,175,000 00	\$2,130,000 00
Southern Pacific R. R. of Cal., Northern Ry. of Cal., San Francisco and North Pacific R. R., and other railroad company first mortgage bonds	1,561,000 00	1,540,063 90	1,584,390 00
Miscellaneous cable and street railway, water, light, and other corporations first mortgage bonds	1,820,750 00	1,759,180 00	1,900,991 00
Totals	\$5,381,750 00	\$5,474,243 90	\$5,615,381 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous street, cable, electric, and motor railway bonds, water and other corporation bonds	\$1,470,000 00	\$781,500 00	\$1,382,270 00
Miscellaneous corporation stock (600 shares)---	60,000 00	35,000 00	60,000 00
Totals	\$1,530,000 00	\$816,500 00	\$1,442,270 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$30,727,586 59
2. Number of deposit accounts open January 1, 1896	32,176
3. Number of deposit accounts opened during past year	8,667
4. Number of deposit accounts closed during past year	6,450
5. Amount deposit during past year	\$16,598,658 73
6. Amount withdrawn during past year	\$15,375,660 59
7. Amount of dividends or interest to depositors during past year	\$1,212,052 33
8. Rate per cent per annum of such dividends or interest	Term, average 4.530 % Ordinary, average 3.775 %
9. Amount of dividends to stockholders during past year	\$138,000 00
10. Rate per cent per annum of same on paid-up capital	13.8 %
11. Amount added to reserve fund during past year	\$65,000 00
12. Amount of gross earnings during past year	\$1,866,218 61
13. Amount of net earnings during past year	\$1,423,469 71
18. Average amount of each deposit account January 1, 1896	\$954 98

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on July 31, 1895.)

Resources.		Liabilities.	
Bank premises	\$185,035 00	Capital paid up	\$1,000,000 00
Other real estate	82,041 63	Reserve fund	738,074 74
Invested in stocks, bonds, and warrants	4,900,130 26	Due depositors	30,228,912 06
Loans on real estate	24,301,708 93	Interest collected	129,130 45
Loans and discounts	840,500 00	Dividends unpaid	12,160 00
Furniture, fixtures, etc.	1,000 00	Other liabilities	147,456 94
Expenses, taxes, etc.	6,185 90		
Other assets	9 12		
Total resources	\$32,255,734 19	Total liabilities	\$32,255,734 19

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated April 12, 1859; reincorporated August 30, 1864.)

Showing its Financial Condition at Close of Business on July 31, 1896.

JAMES R. KELLY, President.

ROBERT J. TOBIN, Secretary.

Resources.		Liabilities.	
Bank premises	\$560,543 07	Reserve fund	\$2,594,816 20
Real estate taken for debt	108,188 59	Due depositors	33,748,832 93
United States bonds	6,266,897 54	Other liabilities, interest ac-	
Miscellaneous bonds	2,140,034 32	crued and collected	201,990 75
District of Columbia 3½% bonds, guaranteed by United States Government	509,000 00		
Loans on real estate	25,845,648 21		
Loans on bonds	198,000 00		
Money on hand	796,118 20		
Checks	95,197 63		
Furniture and fixtures	1,988 44		
Expenses	12,545 13		
Taxes	3,441 20		
Other assets, interest on bonds due and uncollected	8,037 55		
Total resources	\$36,545,639 88	Total liabilities	\$36,545,639 88

There is no capital stock. The names of the Directors are as follows: Robert J. Tobin, James R. Kelly, Alfred Tobin, J. J. O'Brien, Henry Doyle, Richard M. Tobin, Charles Mayo, Joseph S. Tobin.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)			
County Situated In.		Cost on Books.	Market Value.
San Francisco		\$103,416 69	\$108,188 59
Alameda		4,771 90	
Totals		\$108,188 59	\$108,188 59

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	\$23,329,376 64	\$43,076,080 35
Alameda	1,087,284 63	
Marin	122,913 03	
San Mateo	105,531 25	
Santa Clara	478,926 55	
Solano	1,000 00	
Sonoma	7,000 00	
Napa	1,800 00	
Colusa	7,500 00	
Los Angeles	565,000 00	
Humboldt	88,491 11	
Santa Barbara	13,825 00	
San Benito	37,000 00	
Totals	\$25,845,648 21	\$43,076,080 35

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States registered 4% bonds of 1907	\$6,175,000 00	\$6,266,897 54	\$6,545,500 00
District of Columbia 3½% bonds	509,000 00	509,000 00	519,180 00
Market Street Cable Railway Co. 6% bonds	1,000,000 00	1,165,405 83	1,207,500 00
Spring Valley Waterworks 4% bonds	601,000 00	599,946 40	588,980 00
Sutter Street Railway Co. 5% bonds	270,000 00	275,163 60	295,650 00
City of San José 5% bonds	38,700 00	38,700 00	38,700 00
City of San Luis Obispo 5% bonds	33,750 45	33,750 45	33,750 45
The Omnibus Cable Co. 6% bonds	23,000 00	27,068 04	27,370 00
Totals	\$8,650,450 45	\$8,915,931 86	\$9,256,630 45

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Park and Cliff House Railway Co. 6% bonds ...	\$47,000 00	\$36,000 00	\$52,640 00
The Northern Railway Co. of California 6% bonds	73,000 00	62,000 00	73,730 00
Market Street Railway Co. first consolidated mortgage 5% bonds	110,000 00	100,000 00	113,300 00
Totals	\$230,000 00	\$198,000 00	\$239,670 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$32,477,913 89
2. Number of deposit accounts open January 1, 1896	52,179
3. Number of deposit accounts opened during past year	12,853
4. Number of deposit accounts closed during past year	9,683
5. Amount deposited during past year	\$10,919,820 64
6. Amount withdrawn during past year	\$9,493,749 50
7. Amount of dividends or interest to depositors during past year	\$1,217,053 60
8. Rate per cent per annum of such dividends or interest—Ordinary ...	{ June 30, 4¼% Dec. 31, 4%
11. Amount added to reserve fund during past year	\$118,842 17
12. Amount of gross earnings during past year	\$1,924,855 03
13. Amount of net earnings during past year	\$1,360,948 78
18. Average amount of each deposit account January 1, 1896	\$622 43

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 24, 1895.)

Resources.		Liabilities.	
Bank premises	\$575,224 10	Reserve fund	\$2,503,754 46
Other real estate	46,612 28	Due depositors	31,236,998 75
Invested in stocks, bonds, and warrants	7,860,787 27	Interest collected	297,333 06
Loans on real estate	24,033,131 73	Suspense account	6,914 75
Loans and discounts	67,600 00	Other liabilities	636 31
Cash balances	1,444,183 92		
Furniture, fixtures, etc.	1,252 50		
Expenses, taxes, etc.	16,845 53		
Total resources	\$34,045,637 33	Total liabilities	\$34,045,637 33

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated November 24, 1869.)

Showing its Financial Condition at Close of Business on July 31, 1896.

ADOLPH C. WEBER, President.

ERNEST BRAND, Secretary.

Resources.		Liabilities.	
Bank premises.....	\$100,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt....	31,314 36	Reserve fund.....	90,000 00
Miscellaneous bonds.....	404,400 00	Profit and loss and contin-	
Loans on real estate.....	2,536,096 54	gent fund.....	13,677 17
Money on hand.....	17,800 32	Due depositors.....	2,737,990 30
Checks and other cash items.....	30 00	Dividends unpaid.....	15,711 14
Due from banks and bankers.....	65,888 24		
Expenses.....	1,849 15		
Total resources.....	\$3,157,378 61	Total liabilities.....	\$3,157,378 61

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 300 shares; the amount paid on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: Adolph C. Weber, 50; W. J. Lowry, 9; I. Kohn, 9; W. S. Keyes, 27; G. H. Luch-singer, 16. Total number of shares held by the Directors is 111 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sutter.....	\$8,311 49	\$15,000 00
Santa Cruz.....	7,036 44	12,000 00
San Joaquin.....	11,846 33	18,000 00
San Francisco.....	4,120 10	6,500 00
Totals.....	\$31,314 36	\$51,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco.....	\$1,818,910 44	\$3,500,000 00
Alameda.....	157,047 15	
Contra Costa.....	38,739 65	
Glenn.....	6,216 18	
Marin.....	32,300 05	
Napa.....	9,430 00	
Sacramento.....	23,183 42	
Santa Clara.....	83,923 85	
Santa Cruz.....	3,253 70	
San Joaquin.....	150,066 73	2,000,000 00
San Luis Obispo.....	20,894 75	
San Mateo.....	11,573 30	
Solano.....	24,271 30	
Sonoma.....	23,380 00	
Stanislaus.....	5,162 76	
Sutter.....	111,063 26	
Yuba.....	16,680 00	
Totals.....	\$2,536,096 54	\$5,500,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
First mortgage railroad bonds.....	\$370,000 00	\$404,400 00	\$372,500 00
Miscellaneous corporate bonds.....	60,000 00		65,475 00
Totals.....	\$430,000 00	\$404,400 00	\$437,975 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Pacific Bank, San Francisco	\$280 24
Bank of California, San Francisco.....	65,608 00
Total	\$65,888 24

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896.....	\$2,894,209 40
2. Number of deposit accounts open January 1, 1896.....	3,919
3. Number of deposit accounts opened during past year.....	335
4. Number of deposit accounts closed during past year.....	323
5. Amount deposited during past year.....	\$1,120,230 94
6. Amount withdrawn during past year.....	\$1,004,985 33
7. Amount of dividends or interest to depositors during past year.....	\$114,837 02
8. Rate per cent per annum of such dividends or interest.....	Term.....June, 4.80%; Dec., 4.32% Ordinary.....June, 4.00%; Dec., 3.60%
9. Amount of dividends to stockholders during past year.....	\$18,000 00
10. Rate per cent per annum of same on paid-up capital.....	6%
12. Amount of gross earnings during past year.....	\$216,176 65
13. Amount of net earnings during past year.....	\$146,880 96
14. Number of deposits less than \$1,000.....	3,323
15. Number of deposits over \$1,000 and less than \$2,000.....	286
16. Number of deposits over \$2,000 and less than \$5,000.....	208
17. Number of deposits over \$5,000.....	102
18. Average amount of each deposit account January 1, 1896.....	\$738 50

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 8, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$130,000 00	Capital paid up.....	\$300,000 00
Other real estate.....	26,835 89	Reserve fund.....	90,000 00
Invested in stocks, bonds, and warrants.....	454,250 00	Due depositors.....	2,773,461 60
Loans on real estate.....	2,510,786 99	Interest collected.....	20,140 37
Cash balances.....	22,514 63	Dividends unpaid.....	1,308 67
Due from banks and bankers.....	66,768 54	Other liabilities, suspense account.....	28,064 26
Expenses, taxes, etc.....	1,818 85		
Total resources.....	\$3,212,974 90	Total liabilities.....	\$3,212,974 90

MUTUAL SAVINGS BANK OF SAN FRANCISCO.

(Incorporated November 21, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

JAMES D. PHELAN, President.

GEORGE A. STORY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$48,302 32	Capital paid in coin	\$300,000 00
United States bonds	112,250 00	Profit and loss and contingent fund, and interest collected	78,040 77
Miscellaneous bonds and stocks	731,210 35	Due depositors	2,773,144 27
Loans on real estate	1,754,898 45	Dividends unpaid	562 50
Loans on stocks, bonds, and warrants	250,710 00		
Money on hand	13,169 75		
Due from banks and bankers	237,606 74		
Furniture and fixtures	1,692 23		
Expenses	1,907 70		
Total resources	\$3,151,747 54	Total liabilities	\$3,151,747 54

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: James D. Phelan, 1,415; James Moffitt, 500; John A. Hooper, 500; C. G. Hooker, 500; F. J. Sullivan, 170; S. G. Murphy, 100; L. P. Drexler, 100; Robert McElroy, 100; Joseph D. Grant, 100. Total number of shares held by the Directors is 3,485 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Fresno	\$17,052 40
Nevada	22,838 09
Portland, Oregon	8,411 83
Total	\$48,302 32

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Alameda	\$146,207 00
Contra Costa	15,000 00
Fresno	24,156 35
Glenn	38,713 75
Los Angeles	74,500 00
Monterey	110,000 00
San Mateo	1,100 00
Santa Clara	58,577 55
Santa Barbara	2,000 00
Tehama	8,000 00
San Francisco	1,165,143 80
Portland, Oregon	111,500 00
Total	\$1,754,898 45

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States bonds	\$100,000 00	\$112,250 00	\$113,000 00
Miscellaneous corporate bonds	697,000 00	696,371 25	692,335 00
School district bonds	27,000 00	27,400 00	27,400 00
Shares of capital stock of corporations	16,000 00	7,439 10	16,000 00
Totals	\$840,000 00	\$843,460 35	\$848,735 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
First mortgage railroad bonds	\$183,000 00	\$95,750 00	\$183,000 00
Miscellaneous corporate bonds	35,000 00	23,000 00	35,000 00
Shares of capital stock of corporations	235,000 00	131,960 00	235,000 00
Totals	\$453,000 00	\$250,710 00	\$453,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco	\$237,606 74

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$2,874,687 33
2. Number of deposit accounts open January 1, 1896	1,765
3. Number of deposit accounts opened during past year	530
4. Number of deposit accounts closed during past year	496
5. Amount deposited during past year	\$1,226,406 03
6. Amount withdrawn during past year	\$1,389,484 59
7. Amount of dividends or interest to depositors during past year	\$117,142 49
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>June, 4.80%; Dec., 4.20%</div> </div> <div> <div>Ordinary</div> <div>June, 4.00%; Dec., 3.50%</div> </div>
9. Amount of dividends to stockholders during past year	\$18,000 00
10. Rate per cent per annum of same on paid-up capital	6%
11. Amount added to contingent fund during past year	\$10,557 52
12. Amount of gross earnings during past year	\$184,641 43
13. Amount of net earnings during past year	\$145,865 79
14. Average amount of each deposit account January 1, 1896	\$16 28

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 5, 1895.)

Resources.		Liabilities.	
Real estate	\$22,813 09	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	706,143 33	Due depositors	2,929,465 27
Loans on real estate	1,694,444 87	Interest collected	15,598 69
Loans and discounts	449,839 50	Dividends unpaid	1,530 00
Cash balances	12,824 92	Profit and loss and contingent fund	44,651 35
Due from banks and bankers	399,576 58		
Furniture, fixtures, etc.	2,580 71		
Expenses, taxes, etc.	3,022 31		
Total resources	\$3,291,245 31	Total liabilities	\$3,291,245 31

SAN FRANCISCO SAVINGS UNION.

(Incorporated June 16, 1862.)

Showing its Financial Condition at Close of Business on July 31, 1896.

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$450,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt...	1,391,595 65	Reserve fund	156,661 80
United States bonds.....	340,700 00	Profit and loss and contin-	
Miscellaneous bonds and		gent fund.....	437,424 96
stocks.....	2,280,205 50	Due depositors	23,055,039 61
County warrants.....	7,519 01	Dividends unpaid	8,178 54
Loans on real estate	18,172,600 80	Other liabilities, interest col-	
Loans on stocks and bonds...	1,870,194 42	lected and accrued	104,018 85
Money on hand	85,278 30	State, city, and county taxes,	
Due from banks and bankers...	316,905 74	balance undisbursed	147,630 21
Furniture and fixtures	5,000 00	Balance of sundry accounts	
Expenses.....	6,627 46	in process of settlement...	17,672 91
Total resources	\$24,926,626 88	Total liabilities.....	\$24,926,626 88

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 4,000 shares; the amount paid on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows: Albert Miller, 200; E. B. Pond, 65; Philip Barth, 25; George C. Boardman, 30; W. C. B. de Fremery, 50; Thomas Magee, 38; Daniel E. Martin, 90; Robert Watt, 20; George W. Beaver, 40. Total number of shares held by the Directors is 558 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Alameda	\$51,586 87
Colusa	19,400 52
Fresno	174,244 52
Glenn	53,139 89
Kern	1,735 18
Kings	69,017 02
Los Angeles.....	13,011 45
Madera	9,539 02
Merced	111,313 53
Monterey.....	1,562 00
Riverside.....	8,565 20
San Benito.....	4,753 00
San Diego.....	81,825 13
San Francisco.....	105,529 17
San Joaquin.....	11,569 13
San Luis Obispo.....	18,463 12
San Mateo.....	18,590 62
Santa Barbara.....	12,005 20
Shasta	31,464 55
Solano	4,901 75
Stanislaus.....	66,335 56
Tehama	154,006 04
Tulare	346,601 71
Yolo	22,435 47
Total	\$1,391,595 65

The aggregate value of this real estate is believed to be about equal to the total amount at which it stands debited, to wit: \$1,391,595 65. It is impossible to state its value more definitely.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Francisco.....	\$4,586,415 46
Alameda.....	2,054,971 03
Butte.....	144,346 05
Colusa.....	350,720 93
Contra Costa.....	253,682 18
Fresno.....	1,185,152 45
Glenn.....	349,188 59
Kings.....	240,167 10
Kern.....	184,724 78
Lake.....	14,417 13
Los Angeles.....	192,125 68
Marin.....	650,052 55
Mendocino.....	2,356 11
Merced.....	261,113 03
Madera.....	517,857 03
Monterey.....	193,378 44
Napa.....	49,667 62
Orange.....	36,399 98
Placer.....	55,200 00
Riverside.....	422,317 43
Sacramento.....	233,626 74
San Benito.....	144,966 89
San Bernardino.....	912,872 94
San Joaquin.....	267,062 84
San Luis Obispo.....	621,860 59
San Mateo.....	92,028 82
Santa Barbara.....	518,383 45
Santa Clara.....	317,784 03
Santa Cruz.....	2,093 31
Shasta.....	10,524 79
Siskiyou.....	133,381 32
Solano.....	242,019 79
Sonoma.....	52,907 56
Stanislaus.....	1,048,030 21
Tehama.....	218,249 62
Tulare.....	1,259,576 73
Ventura.....	167,263 57
Yolo.....	145,263 99
Yuba.....	35,450 04
Total.....	\$18,172,600 80

The loans of this bank on real estate are secured by mortgages made direct to, or which have been assigned to, the corporation, or by deeds of trust in which the corporation is described as "the party of the third part." Such mortgages, assignments, and deeds of trust being in all cases of record in the respective counties. The names of the trustees holding these real estate securities are either James de Fremery and Alex. Campbell, Sr., or Albert Miller and Alex. Campbell, Sr., or Henry C. Campbell and Thaddeus B. Kent.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States Government 4% and 5% bonds....	\$300,000 00	\$340,700 00	\$345,000 00
Bonds of quasi-public and industrial corporations.....	2,227,250 00	2,280,205 50	2,318,280 00
Warrants of the counties of the State of California.....	7,000 00	7,519 01	11,200 00
Totals.....	\$2,534,250 00	\$2,628,424 51	\$2,674,480 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Bonds and promissory notes of quasi-public and industrial corporations.....	\$1,870,124 00	\$1,389,219 86	\$1,755,574 00
Shares of capital stock of same.....	1,506,846 00	480,974 56	1,097,905 00
Totals.....	\$3,376,970 00	\$1,870,194 42	\$2,853,479 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Laidlaw & Co., New York	\$19,657 79
Bank of California, San Francisco	182,509 69
Bank of British North America, San Francisco	55,494 81
London, Paris, and American Bank (limited), San Francisco	59,243 45
Total	\$316,905 74

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$24,202,327 08
2. Number of deposit accounts open January 1, 1896	21,512
3. Number of deposit accounts opened during past year	5,182
4. Number of deposit accounts closed during past year	4,154
5. Amount deposited during past year	\$9,665,182 13
6. Amount withdrawn during past year	\$10,217,528 54
7. Amount of dividends or interest to depositors during past year	\$1,040,732 22
8. Rate per cent per annum of such dividends or interest	<div> <div>Term, average</div> <div>4.56%</div> <div>Ordinary, average</div> <div>3.80%</div> </div>
9. Amount of dividends to stockholders during past year	\$60,000 00
10. Rate per cent per annum of same on paid-up capital	6%
11. Amount added to reserve fund during past year	\$54,131 02
12. Amount of gross earnings during past year	\$1,595,153 31
Amount of taxes paid during past year	\$396,788 39
13. Amount of net earnings during past year	\$1,154,863 24
18. Average amount of each deposit account January 1, 1896	\$1,125 06

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 27, 1895.)

Resources.		Liabilities.	
Bank premises	\$468,025 86	Capital paid up	\$1,000,000 00
Other real estate	1,524,513 48	Reserve fund and contingent	647,414 23
Invested in stocks, bonds, and warrants	1,690,647 63	Due depositors	24,092,653 75
Loans on real estate	18,903,884 98	Interest collected	200,150 59
Loans and discounts	2,730,686 30	Rents, exchange, etc.	2,577 57
Cash balances	246,374 26	Dividends unpaid	8,273 53
Due from banks and bankers	462,137 39	Other liabilities	165,905 34
Furniture, fixtures, etc.	15,564 16		
Expenses, taxes, etc.	10,025 88		
Other assets	65,115 07		
Total resources	\$26,116,975 01	Total liabilities	\$26,116,975 01

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated July 23, 1857.)

Showing its Financial Condition at Close of Business on July 31, 1896.

S. C. BIGELOW, President.

CYRUS W. CARMANY, Cashier.

Resources.		Liabilities.	
Bank premises	\$232,607 90	Capital paid in coin	\$750,000 00
Real estate taken for debt	433,759 00	Reserve fund	175,000 00
Miscellaneous bonds and stocks	1,172,616 88	Profit and loss and contingent fund	21,212 63
Loans on real estate	3,820,197 72	Due depositors	5,580,740 03
Loans on stocks and bonds	743,766 02	Dividends unpaid	647 78
Money on hand	53,132 70	Suspense	290 69
Due from banks and bankers	75,042 29	Ivory, agent	531 00
Furniture and fixtures	7,867 37	Anderson, agent	45 55
Expenses	2,360 97	Search	35 00
Taxes	707 25	Interest	27,986 87
Other assets	14,431 45		
Total resources	\$6,556,489 55	Total liabilities	\$6,556,489 55

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$750,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Bigelow, 500; Arthur A. Smith, 300; Isaac Hyde, 700; Horace Davis, 500; Geo. E. Goodman, 652; F. H. Woods, 300; A. N. Drown, 310; E. C. Burr, 262; Willis E. Davis, 50. Total number of shares held by the Directors is 3,574 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$224,675 00	
Butte	42,000 00	
Contra Costa	43,474 00	
Colusa	25,000 00	
Fresno	4,000 00	
Glenn	27,000 00	
Kern	7,200 00	
Los Angeles	68,000 00	
Mendocino	31,364 00	
Merced	46,000 00	
Marin	58,692 00	
Mariposa	7,600 00	
Napa	56,006 00	
San Francisco	1,212,568 72	
San Mateo	43,144 00	\$9,500,000 00
Solano	13,416 00	
San Luis Obispo	30,000 00	
Sonoma	17,200 00	
San Diego	30,912 00	
Stanislaus	31,000 00	
San Joaquin	12,169 00	
Santa Clara	1,250 00	
Santa Barbara	58,300 00	
Tulare	9,900 00	
Ventura	43,000 00	
State of Oregon	1,387,327 00	
State of Washington	229,000 00	
State of Utah	60,000 00	
Totals	\$3,820,197 72	\$9,500,000 00

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Contra Costa	\$255,800 00	\$433,759 00
San Francisco	75,334 00	
Alameda	36,525 00	
Salt Lake City, Utah	20,000 00	
Sonoma	11,350 00	
Riverside	8,500 00	
Napa	250 00	
Colusa	26,000 00	\$433,759 00
Totals	\$433,759 00	

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Municipal and Territorial bonds	\$159,025 00	\$153,621 16	\$165,200 00
First mortgage water bonds and stocks	331,800 00	326,061 50	331,800 00
First mortgage gas bonds and stocks	268,000 00	205,086 25	210,000 00
First mortgage railroad bonds and stocks	117,000 00	115,577 50	120,000 00
County and district school bonds	336,270 00	349,327 84	358,000 00
Bank stocks	36,000 00	22,942 63	25,000 00
Totals	\$1,248,095 00	\$1,172,616 88	\$1,210,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Municipal bonds	\$32,000 00	\$8,000 00	\$32,000 00
First mortgage water bonds and stocks	344,350 00	276,635 00	345,000 00
First mortgage railroad bonds and stocks	825,500 00	183,500 00	220,000 00
Bank stocks	183,500 00	108,900 00	150,000 00
Insurance stocks	21,300 00	11,700 00	36,000 00
Gas and electric light and power bonds and stocks	105,850 00	53,000 00	70,000 00
Stocks and evidences of indebtedness of solvent industrial corporations	404,269 23	102,031 02	300,000 00
Totals	\$1,916,769 23	\$743,766 02	\$1,153,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$75,042 29

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Interest accrued	\$14,431 45	\$14,431 45

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$5,805,841 69
2. Number of deposit accounts open January 1, 1896	4,816
3. Number of deposit accounts opened during past year	721
4. Number of deposit accounts closed during past year	698
5. Amount deposited during past year	\$1,682,331 01
6. Amount withdrawn during past year	\$1,463,053 99
7. Amount of dividends or interest to depositors during past year	\$229,565 63
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div>
9. Amount of dividends to stockholders during past year	\$55,000 00
10. Rate per cent per annum of same on paid-up capital	7 $\frac{1}{2}$ %
12. Amount of gross earnings during past year	\$355,062 29
13. Amount of net earnings during past year	\$283,323 91
18. Average amount of each deposit account January 1, 1896	\$1,205 53+

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 21, 1895.)

Resources.		Liabilities.	
Bank premises	\$233,000 00	Capital paid up	\$750,000 00
Other real estate	421,844 41	Reserve fund	175,000 00
Invested in stocks, bonds and warrants	1,130,800 72	Due depositors	5,682,265 31
Loans on real estate	3,838,201 86	Interest collected	39,851 99
Loans and discounts	699,024 58	Dividends unpaid	1,108 02
Cash balances	38,612 30	Profit and loss	20,406 61
Due from banks and bankers	299,320 27	Other liabilities	2,841 12
Furniture, fixtures, etc.	7,867 37		
Expenses, taxes, etc.	2,801 54		
Total resources	\$6,671,473 05	Total liabilities	\$6,671,473 05

SECURITY SAVINGS BANK—SAN FRANCISCO.

(Incorporated March 2, 1871.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WINFIELD S. JONES, Vice-President.

S. L. ABBOT, JR., Secretary.

Resources.		Liabilities.	
Real estate taken for debt	\$40,127 75	Capital paid in coin	\$300,000 00
United States bonds	58,500 00	Profit and loss and contin-	
Miscellaneous bonds	220,640 70	gent fund	101,377 63
Loans on real estate	2,571,570 14	Due depositors	3,186,507 17
Loans on stocks and bonds	472,466 00	Taxes	12,442 00
Loans on personal security and overdrafts	50,000 00	Interest	16,313 67
Money on hand	13,644 12	Suspense accounts	1,372 50
Due from banks and bankers	177,890 22		
Furniture and fixtures	1,800 00		
Expenses	1,638 61		
Other assets	9,735 43		
Total resources	\$3,618,012 97	Total liabilities	\$3,618,012 97

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. Total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 35; William Babcock, 20; O. D. Baldwin, 10; Adam Grant, 10; H. H. Hewlett, 30; Winfield S. Jones, 40; E. J. McCutchen, 25; Jerome B. Lincoln, 10; S. L. Abbot, Jr., 38. Total number of shares held by the Directors is 218 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Mendocino	\$13,877 75
Napa	13,000 00
Sonoma	3,250 00
State of Oregon	10,000 00
Total	\$40,127 75

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Alameda	\$83,000 00
Butte	15,000 00
Colusa	65,966 66
Contra Costa	13,000 00
Fresno	61,409 51
Glenn	40,500 00
Kern	2,500 00
Kings	5,000 00
Los Angeles	257,000 00
Marin	64,273 19
Monterey	14,000 00
Mendocino	27,000 00
Madera	17,700 00
Napa	32,496 00
Orange	6,000 00
San Luis Obispo	13,000 00
Santa Clara	44,500 00
San Mateo	33,500 00
San Francisco	1,016,011 00
Solano	51,500 00
Stanislaus	52,000 00
Sonoma	50,200 00
San Joaquin	53,833 78
San Benito	31,000 00
Sutter	18,000 00
Shasta	880 00
Tulare	2,100 00
Yuba	28,200 00
State of Oregon	304,000 00
State of Washington	168,000 00
Total	\$2,571,570 14

AMOUNT INVESTED IN BONDS.

	Amt. Invested.
United States 4% bonds of 1925	\$58,500 00
City and county bonds	34,885 70
Railroad bonds	40,677 50
Miscellaneous bonds	33,000 00
Water stock and bonds	112,077 50
Total	\$279,140 70

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.
City and county bonds	\$11,500 00
Bank stock	256,100 00
Railroad stock and bonds	72,200 00
Water stock and bonds	47,200 00
Gas and electric light stock	40,450 00
Insurance stock	3,766 00
Miscellaneous stocks and bonds	41,250 00
Total	\$472,466 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$127,446 49
London and San Francisco Bank (Limited), San Francisco	50,443 73
Total	\$177,890 22

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Suspense accounts in process of settlement	\$9,735 43

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896.....	\$3,344,961 75
2. Number of deposit accounts open January 1, 1896	1,866
3. Number of deposit accounts opened during past year	298
4. Number of deposit accounts closed during year	249
5. Amount deposited during past year	\$1,216,076 99
6. Amount withdrawn during past year	\$1,140,876 59
7. Amount of dividends or interest to depositors during past year	\$132,261 02
8. Rate per cent per annum of such dividends or interest.....	<div> <div>Term.....</div> <div>Ordinary.....</div> </div> <div> <div>4.410%</div> <div>3.675%</div> </div>
9. Amount of dividends to stockholders during past year	\$18,000 00
10. Rate per cent per annum of same on paid-up capital.....	6%
12. Amount of gross earnings during past year	\$216,855 14
13. Amount of net earnings during past year	\$165,785 16
14. Number of deposits less than \$1,000	1,306
15. Number of deposits over \$1,000 and less than \$2,000	195
16. Number of deposits over \$2,000 and less than \$5,000	193
17. Number of deposits over \$5,000	172
18. Average amount of each deposit account January 1, 1896.....	\$1,792 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 3, 1895.)

Resources.		Liabilities.	
Real estate.....	\$17,127 75	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants.....	179,456 95	Due depositors.....	3,316,542 85
Loans on real estate	2,588,322 23	Interest collected.....	16,524 68
Loans and discounts	664,396 50	Profit and loss	413 35
Cash balances	26,627 71	Other liabilities.....	99,607 70
Due from banks and bankers..	216,089 90		
Furniture, fixtures, etc.....	2,250 00		
Expenses, taxes, etc.....	1,748 63		
Other assets	37,068 91		
Total resources	\$3,733,088 58	Total liabilities	\$3,733,088 58

UNION TRUST COMPANY OF SAN FRANCISCO.

(Incorporated February 6, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

CHR. DE GUIGNÉ, Vice-President.

I. W. HELLMAN, JR., Cashier.

Resources.		Liabilities.	
Bank premises.....	\$606,074 51	Capital paid in coin	\$750,000 00
United States bonds.....	227,132 00	Reserve fund	50,000 00
Miscellaneous bonds.....	135,400 00	Profit and loss and contin- gent fund.....	35,924 33
Loans on real estate.....	489,891 13	Due depositors.....	2,248,174 65
Loans on stocks and bonds....	1,147,557 22	Interest and exchange.....	6,443 27
Loans on other securities.....	3,500 00	Revenue from building, etc....	4,784 43
Money on hand.....	96,816 01		
Due from banks and bankers..	326,791 97		
Furniture and fixtures.....	9,508 17		
Expenses	2,574 90		
Safe deposit vaults	50,080 77		
Total resources	\$3,095,326 68	Total liabilities	\$3,095,326 68

The amount of capital stock is \$1,250,000; amount subscribed is \$1,250,000; amount paid in coin is \$750,000. The total number of shares of stock issued is 1,250 shares; the amount paid on each share of stock is \$600.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 59; Chr. De Guigné, 13; Lewis Gerstle, 27; H. F. Allen, 27; J. L. Flood, 32; H. L. Dodge, 32; Geo. T. Marye, Jr., 20; Robert Watt, 25; John D. Spreckels, 27; Antoine Borel, 30; Timothy Hopkins, 15. Total number of shares held by the Directors is 307 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	\$194,700 00	\$428,250 00
Sonoma	3,500 00	8,575 00
Kings	5,000 00	16,000 00
Napa	15,000 00	33,000 00
San Benito	16,000 00	44,600 00
Orange	35,000 00	137,500 00
Los Angeles	136,112 00	451,500 00
Lake	879 13	5,000 00
San Mateo	35,000 00	90,000 00
Santa Clara	42,700 00	170,800 00
Butte	6,000 00	24,000 00
Totals	\$489,891 13	\$1,409,225 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
3 West Shore R. R. Co. 4% bonds	\$30,000 00	\$30,900 00	\$31,800 00
8 United States 5% bonds	80,000 00	92,237 50	92,237 50
7 United States 4% bonds	70,000 00	79,808 40	79,808 40
100 Market Street Ry. Co. 5% bonds	100,000 00	104,500 00	106,500 00
50 United States (new issue) 4% bonds	50,000 00	55,086 10	58,000 00
Totals	\$330,000 00	\$362,532 00	\$368,345 90

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Bonds and promissory notes of quasi-public and industrial corporations	\$995,000 00	\$732,000 00	\$1,013,850 00
Shares of capital stock of quasi-public and industrial corporations	777,157 00	415,557 22	575,012 00
Totals	\$1,772,157 00	\$1,147,557 22	\$1,588,862 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Savings banks passbooks	\$3,500 00	\$10,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank of San Francisco	\$306,554 91
National City Bank of New York	20,237 06
Total	\$326,791 97

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$1,753,254 58
2. Number of deposit accounts open January 1, 1896	1,015
3. Number of deposit accounts opened during past year	853
4. Number of deposit accounts closed during past year	273
5. Amount deposited during past year	\$1,574,560 60
6. Amount withdrawn during past year	\$ 655,378 48
7. Amount of dividends or interest to depositors during past year	\$45,990 77
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary ...</div> </div> <div> <div>4½% and 4%</div> <div>4% and 3%</div> </div>
11. Amount added to reserve fund during past year	
	\$40,000 00

12. Amount of gross earnings during past year	\$112,791 51
13. Amount of net earnings during past year	\$33,700 21
14. Number of deposits less than \$1,000	735
15. Number of deposits over \$1,000 and less than \$2,000	108
16. Number of deposits over \$2,000 and less than \$5,000	119
17. Number of deposits over \$5,000	53
18. Average amount of each deposit account January 1, 1896	\$1,824 40

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 12, 1896.)

Resources.		Liabilities.	
Bank premises	\$606,074 51	Capital paid up	\$750,000 00
Safe deposit vaults	50,080 77	Reserve fund	50,000 00
Invested in stocks, bonds and warrants	422,007 00	Due depositors	1,915,629 52
Loans on real estate	429,040 73	Interest collected	7,064 21
Loans and discounts	940,000 00	Rents, exchange, etc.	7,354 93
Cash balances	48,528 79	Profit and loss	11,484 91
Due from banks and bankers.	233,546 57	Trust fund account	3,207,968 32
Furniture, fixtures, etc.	9,503 17		
Expenses, taxes, etc.	2,747 03		
Trust investments	3,207,968 32		
Total resources	\$5,949,501 89	Total liabilities	\$5,949,501 89

ALAMEDA SAVINGS BANK.

(Incorporated February 1, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

H. SEVENING, President.

J. E. BAKER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$19,591 49	Capital paid in coin	\$50,000 00
Loans on real estate	666,730 62	Reserve fund	10,245 93
Money on hand	3,258 09	Profit and loss and contin-	
Due from banks and bankers.	37,678 23	gent fund	18,285 05
Furniture and fixtures	728 00	Due depositors	648,627 95
Expenses	161 00	Dividends unpaid	988 50
Total resources	\$728,147 43	Total liabilities	\$728,147 43

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevensing, 25; D. Linderman, 25; R. B. Thompson, 80; Jos. Knowland, 150; Columbus Bartlett, 25; Geo. H. Payne, 30; F. W. Van Sicklen, 40. Total number of shares held by the Directors is 325 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	\$19,591 49	\$21,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$666,730 62	\$1,070,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Alameda	\$37,678 23

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$602,562 84
2. Number of deposit accounts open January 1, 1896	1,278
3. Number of deposit accounts opened during past year	592
4. Number of deposit accounts closed during past year	148
5. Amount deposited during past year	\$346,627 27
6. Amount withdrawn during past year	\$232,423 15
7. Amount of dividends or interest to depositors during past year	\$22,235 16
8. Rate per cent per annum of such dividends or interest—Ordinary	4 $\frac{1}{2}$ %
9. Amount of dividends to stockholders during past year	\$3,500 00
10. Rate per cent per annum of same on paid-up capital	7%
11. Amount added to reserve fund during past year	\$3,774 48
12. Amount of gross earnings during past year	\$48,176 69
13. Amount of net earnings during past year	\$7,274 48
14. Number of deposits less than \$1,000	1,134
15. Number of deposits over \$1,000 and less than \$2,000	95
16. Number of deposits over \$2,000 and less than \$5,000	35
17. Number of deposits over \$5,000	14
18. Average amount of each deposit account January 1, 1896	\$471 50

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 12, 1895.)

Resources.		Liabilities.	
Loans on real estate	\$639,145 42	Capital paid up	\$50,000 00
Cash balances	1,073 87	Reserve fund	8,641 87
Due from banks and bankers	28,415 22	Due depositors	582,410 53
Furniture, fixtures, etc.	728 00	Interest collected	18,481 76
Expenses, taxes, etc.	939 73	Dividends unpaid	869 00
		Profit and loss	9,716 38
		Other liabilities	182 70
Total resources	\$670,302 24	Total liabilities	\$670,302 24

PRODUCERS SAVINGS BANK—BAKERSFIELD.

(Incorporated March 17, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WM. S. TEVIS, President.

F. W. ROBINSON, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$2,110 73	Capital paid in coin	\$23,100 00
Loans on real estate	60,133 60	Profit and loss and contin-	
Money on hand	5,564 46	gent fund	12,113 58
Due from Kern Valley Bank	5,348 31	Due depositors	53,251 46
Furniture and fixtures	3,171 15		
Expenses	10,466 80		
Taxes	1,669 99		
Total resources	\$88,465 04	Total liabilities	\$88,465 04

REPORT OF BANK COMMISSIONERS—SAVINGS BANKS.

The amount of capital stock is \$100,000; amount subscribed is \$77,000; amount paid in coin is \$23,100. The total number of shares of stock issued is 770 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: Solomon Jewett, 100; H. A. Blodget, 100; Wm. S. Tevis, 50; Frank S. Rice, 30; H. A. Jastro, 25; C. N. Beal, 10; F. W. Robinson, 10. Total number of shares held by the Directors is 325 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	\$2,110 73	\$2,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	\$60,133 60	\$228,043 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1.	Total deposits January 1, 1896	\$57,401	64
2.	Number of deposit accounts open January 1, 1896		168
3.	Number of deposit accounts opened during past year		129
4.	Number of deposit accounts closed during past year		109
5.	Amount deposited during past year	\$185,016	59
6.	Amount withdrawn during past year	\$167,926	05
7.	Amount of dividends or interest to depositors during past year	\$1,148	05
8.	Rate per cent per annum of such dividends or interest { Term	5%	
	{ Ordinary	4%	
12.	Amount of gross earnings during past year	\$2,832	75
13.	Amount of net earnings during past year	\$589	61
14.	Number of deposits less than \$1,000 (not including certificates of deposit)		164
15.	Number of deposits over \$1,000 and less than \$2,000 (not including certificates of deposit)		4
16.	Number of deposits over \$2,000 and less than \$5,000 (not including certificates of deposit)		0
17.	Number of deposits over \$5,000 (not including certificates of deposit) ..		0
18.	Average amount of each deposit account January 1, 1896	\$112	11

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 7, 1896.)

Resources.		Liabilities.	
Real estate	\$1,060 08	Capital paid up	\$23,100 00
Loans on real estate	56,447 60	Due depositors	52,499 79
Cash balances	5,811 26	Interest collected	10,272 02
Due from banks and bankers	8,250 64	Rents, exchange, etc.	68 42
Furniture, fixtures, etc.	3,171 15		
Expenses, taxes, etc.	11,199 50		
Total resources	\$85,940 23	Total liabilities	\$85,940 23

BERKELEY BANK OF SAVINGS.

(Incorporated February 9, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

F. K. SHATTUCK, President.

A. D. NAYLOR, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$66,992 50	Capital paid in coin	\$10,000 00
Money on hand	806 36	Reserve fund	4,000 00
Due from Commercial Bank of Berkeley	9,517 62	Profit and loss and contin- gent fund	77 21
Furniture and fixtures	840 00	Due depositors	64,437 69
Expenses	358 42		
Total resources	\$78,514 90	Total liabilities	\$78,514 90

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: F. K. Shattuck, 100; J. L. Barker, 85; C. M. Gayley, 38; W. B. Rising, 33; J. W. Warnick, 25; J. R. Little, 20; W. E. Sell, 15. Total number of shares held by the Directors is 316 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$66,992 50	\$172,487 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896		\$42,751 65
2. Number of deposit accounts open January 1, 1895		218
3. Number of deposit accounts opened during past year		133
4. Number of deposit accounts closed during past year		58
5. Amount deposited during past year		\$93,000 00
6. Amount withdrawn during past year		\$77,892 67
7. Amount of dividends or interest to depositors during past year		\$1,395 70
8. Rate per cent per annum of such dividends or interest	} Term	None.
		} Ordinary .....	4½ %
9. Amount of dividends to stockholders during past year		None.
10. Rate per cent per annum of same on paid-up capital		None.
11. Amount added to reserve fund during past year		\$1,245 00
12. Amount of gross earnings during past year		\$3,382 04
13. Amount of net earnings during past year		\$1,245 00
14. Number of deposits less than \$1,000		287
15. Number of deposits over \$1,000 and less than \$2,000		5
16. Number of deposits over \$2,000 and less than \$5,000		1
17. Number of deposits over \$5,000		0
18. Average amount of each deposit account January 1, 1896		\$145 90

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 14, 1896.)

Resources.		Liabilities.	
Loans on real estate	\$54,850 00	Capital paid up	\$10,000 00
Cash balances	1,358 27	Reserve fund	3,000 00
Due from banks and bankers	9,504 24	Due depositors	53,574 69
Furniture, fixtures, etc.	829 22	Interest collected	15 08
Expenses, taxes, etc.	48 04		
Total resources	\$66,589 77	Total liabilities	\$66,589 77

HOME SAVINGS BANK—EUREKA.

(Incorporated October 21, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

I. CULLBERG, President.

J. B. CASTERLIN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$36,395 27	Capital paid in coin	\$50,000 00
Miscellaneous bonds	39,892 60	Reserve fund	277 50
Loans on real estate	193,216 75	Profit and loss and contingent fund	5,912 94
Money on hand	8,321 28	Due depositors	231,330 90
Due from banks and bankers	10,277 73	Other liabilities, rents	506 00
Furniture and fixtures	694 00	Interest collected, etc.	1,545 04
Expenses	169 90		
Taxes	604 85		
Total resources	\$289,572 38	Total liabilities	\$289,572 38

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: I. Cullberg, 50; J. W. Henderson, 100; Josiah Bell, 60; F. Ellery, 20; N. Bullock, 20. Total number of shares held by the Directors is 250 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$36,395 27	\$51,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	\$193,216 75	\$322,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
40 Spring Valley Water bonds	\$40,000 00	\$39,892 60	\$39,950 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Security Savings Bank, San Francisco	\$10,277 73

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$243,725 95
2. Number of deposit accounts open January 1, 1896	689
3. Number of deposit accounts opened during past year	184
4. Number of deposit accounts closed during past year	143
5. Amount deposited during past year	\$135,143 88
6. Amount withdrawn during past year	\$124,382 58
7. Amount of dividends or interest to depositors during past year	\$9,247 08
8. Rate per cent per annum of such dividends or interest—Ordinary	4½%
9. Amount of dividends to stockholders during past year	\$3,000 00
10. Rate per cent per annum of same on paid-up capital	6%
11. Amount added to reserve fund during past year	\$211 77
12. Amount of gross earnings during past year	\$21,240 23
13. Amount of net earnings during past year	\$11,621 32
14. Number of deposits less than \$1,000	630
15. Number of deposits over \$1,000 and less than \$2,000	44
16. Number of deposits over \$2,000 and less than \$5,000	11
17. Number of deposits over \$5,000	4
18. Average amount of each deposit account January 1, 1896	\$353 23+

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 4, 1895.)

Resources.		Liabilities.	
Real estate	\$16,477 75	Capital paid up	\$50,000 00
Loans on real estate	216,906 80	Reserve fund	171 73
Cash balances	34,982 26	Due depositors	219,260 28
Due from banks and bankers	10,000 00	Interest collected	6,671 85
Furniture, fixtures, etc.	900 00	Profit and loss	4,671 56
Expenses, taxes, etc.	1,508 61		
Total resources	\$280,775 42	Total liabilities	\$280,775 42

SAVINGS BANK OF HUMBOLDT COUNTY—EUREKA.

(Incorporated October 4, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WM. CARSON, President. J. K. DOLLISON, Vice-President. C. P. SOULÉ, Cashier.

Resources.		Liabilities.	
Bank premises	\$8,321 50	Capital paid in coin	\$50,000 00
Real estate taken for debt	6,970 19	Reserve fund	1,409 65
Loans on real estate	241,137 24	Profit and loss and contin-	
Money on hand	19,001 70	gent fund	10,419 84
Due from banks and bankers	50,000 00	Due depositors	263,877 47
Furniture and fixtures	1,482 60	Other liabilities	1,219 82
Expenses	13 55		
Total resources	\$326,926 78	Total liabilities	\$326,926 78

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Carson, 50; J. K. Dollison, 100; Allen A. Curtis, 85; Robert Porter, 50; Alex. Connick, 50; A. Berding, 20; C. P. Soulé, 110. Total number of shares held by the Directors is 465 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Humboldt	\$6,970 19	\$9,615 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned. Market Value.	
Humboldt	\$241,137 24	\$436,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Eureka	\$50,000 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits, January 1, 1896	\$230,921 65
2. Number of deposit accounts open January 1, 1896	691
3. Number of deposit accounts opened during past year	155
4. Number of deposit accounts closed during past year	160
5. Amount deposited during past year	\$162,686 73
6. Amount withdrawn during past year	\$150,981 98
7. Amount of dividends or interest to depositors during past year*	9,028 56
8. Rate per cent per annum of such dividends or interest—Ordinary	4 1/2%
9. Amount of dividends to stockholders during past year	\$3,000 00
10. Rate per cent per annum of same on paid-up capital	6%
11. Amount added to reserve fund during past year	\$299 87
12. Amount of gross earnings during past year	\$21,567 45
13. Amount of net earnings during past year (above * and expense)	\$4,144 53
14. Number of deposits less than \$1,000	637
15. Number of deposits over \$1,000 and less than \$2,000	38
16. Number of deposits over \$2,000 and less than \$5,000	13
17. Number of deposits over \$5,000	3
18. Average amount of each deposit account January 1, 1896	\$334 17

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 3, 1895.)

Resources.		Liabilities.	
Bank premises	\$8,440 50	Capital paid up	\$50,000 00
Loans on real estate	241,879 79	Reserve fund	991 85
Cash balance	8,638 63	Due depositors	215,792 52
Due from banks and bankers	20,000 00	Interest collected	3,604 10
Furniture, fixtures, etc.	1,493 50	Profit and loss	9,359 12
Expenses, taxes, etc.	80 17	Other liabilities	485 00
Total resources	\$280,532 59	Total liabilities	\$280,532 59

PEOPLE'S SAVINGS BANK OF FRESNO.

(Incorporated December 10, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.)

CHESTER ROWELL, President.

A. V. LISENBY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$8,296 22	Capital paid in coin	\$20,000 00
Loans on real estate	139,679 09	Due depositors	151,237 32
Money on hand	3,600 77	Interest	2,206 10
Checks and other cash items ..	2,537 29	Rent, etc.	273 45
Due from banks and bankers ..	14,848 75		
Furniture and fixtures	1,371 86		
Expenses	2,448 40		
Taxes	824 88		
Other assets (profit and loss) ..	109 61		
Total resources	\$173,716 87	Total liabilities	\$173,716 87

The amount of capital stock is \$100,000; amount subscribed is \$100,050; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Chester Rowell, 50; F. K. Prescott, 115; O. J. Woodward, 100; A. E. Smith, 25; W. J. Dickey, 10. Total number of shares held by the Directors is 300 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$100 00	\$150 00
Madera.....	500 00	840 00
Fresno.....	7,696 22	10,000 00
Totals.....	\$8,296 22	\$10,990 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Madera.....	\$2,375 65	\$3,000 00
Fresno.....	137,303 44	274,607 00
Totals.....	\$139,679 09	\$277,607 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Fresno National Bank.....	\$3,000 00
First National Bank of Fresno.....	11,848 75
Total.....	\$14,848 75

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896.....	\$132,088 22
2. Number of deposit accounts open January 1, 1896.....	735
3. Number of deposit accounts opened during past year.....	382
4. Number of deposit accounts closed during past year.....	315
5. Amount deposited during past year.....	\$199,663 49
6. Amount withdrawn during past year.....	\$164,443 98
7. Amount of dividends or interest to depositors during past year.....	\$5,141 00
8. Rate per cent per annum of such dividends or interest.....	6% (Term Ordinary..... 4 1/2%)
9. Amount of dividends to stockholders during past year.....	\$1,000 00
10. Rate per cent per annum of same on paid-up capital.....	5%
12. Amount of gross earnings during past year.....	\$10,818 94
13. Amount of net earnings during past year.....	\$89 20
14. Number of deposits less than \$1,000.....	704
15. Number of deposits over \$1,000 and less than \$2,000.....	24
16. Number of deposits over \$2,000 and less than \$5,000.....	7
17. Number of deposits over \$5,000.....	0
18. Average amount of each deposit account January 1, 1896.....	\$179 71+

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 24, 1896.)

Resources.		Liabilities.	
Real estate.....	\$3,859 55	Capital paid up.....	\$20,000 00
Loans on real estate.....	134,292 56	Due depositors.....	141,848 42
Cash balances.....	5,726 53	State, county, or city money.....	8,000 00
Due from banks and bankers.....	25,932 99	Interest collected.....	2,335 42
Furniture, fixtures, etc.....	1,367 86	Rents, exchange, etc.....	175 50
Expenses, taxes, etc.....	993 30		
Other assets.....	186 55		
Total resources.....	\$172,359 34	Total liabilities.....	\$172,359 34

HANFORD SAVINGS BANK.

(Incorporated October 8, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

C. RAILSBACK, President.

H. E. WRIGHT, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ----	\$1,001 30	Capital paid in coin -----	\$5,000 00
Loans on real estate -----	10,425 00	Profit and loss and contin-	
Money on hand -----	256 11	gent fund -----	2,250 35
Due from banks and bankers.	6,350 00	Due depositors -----	10,755 94
Taxes -----	69 63	Interest -----	95 80
Total resources -----	\$18,102 09	Total liabilities -----	\$18,102 09

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Railsback, 50; W. W. Parlin, 50; W. J. Newport, 25; J. H. Dopkins, 55; J. B. Newport, 50; A. V. Taylor, 10; H. E. Wright, 5. Total number of shares held by the Directors is 245 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kings -----	\$1,001 30	\$1,250 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank of Hanford -----	\$6,350 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896 -----	\$6,874 48
2. Number of deposit accounts open January 1, 1896 -----	94
3. Number of deposit accounts opened during past year -----	35
4. Number of deposit accounts closed during past year -----	61
5. Amount deposited during past year -----	\$7,404 22
6. Amount withdrawn during past year -----	\$8,717 66
7. Amount of dividends or interest to depositors during past year -----	\$255 20
8. Rate per cent per annum of such dividends or interest—Term -----	5%
9. Amount of dividends to stockholders during past year -----	None.
10. Rate per cent per annum of same on paid-up capital -----	None.
11. Amount added to reserve fund during past year -----	\$461 95
12. Amount of gross earnings during past year -----	\$1,356 32
13. Amount of net earnings during past year -----	\$461 95
14. Number of deposits less than \$1,000 -----	94
15. Number of deposits over \$1,000 and less than \$2,000 -----	0
16. Number of deposits over \$2,000 and less than \$5,000 -----	0
17. Number of deposits over \$5,000 -----	0
18. Average amount of each deposit account January 1, 1896 -----	\$73 13

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 16, 1896.)

Resources.		Liabilities.	
Real estate	\$1,001 30	Capital paid up.....	\$5,000 00
Loans on real estate	10,705 00	Due depositors.....	6,812 13
Cash balances.....	159 48	Interest collected.....	9 24
Due from banks and bankers ..	2,300 00	Rents, exchange, etc.....	2 34
Expenses, taxes, etc	16 00	Profit and loss.....	2,358 07
Total resources	\$14,181 78	Total liabilities	\$14,181 78

HOLLISTER SAVINGS BANK.

(Incorporated February 11, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WM. PALMTAG, President.

A. TONN, Secretary.

Resources.		Liabilities.	
Loans on real estate	\$26,556 10	Capital paid in coin.....	\$5,000 00
Expenses	113 15	Reserve fund	1,657 32
Taxes	175 75	Due depositors.....	18,774 62
Interest.....	9 75	Due banks and bankers.....	1,422 81
Total resources	\$26,854 75	Total liabilities	\$26,854 75

The amount of capital stock is \$50,000; amount subscribed is \$5,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Paimtag, 50; A. Tonn, 50; C. H. Wagner, 36½; Thos. Donovan, 26; Geo. Niggle, 55; H. W. Scott, 25; T. H. Slaven, 35. Total number of shares held by the Directors is 277½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito	\$26,556 10	\$75,000 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$13,680 25
2. Number of deposit accounts open January 1, 1896	83
3. Number of deposit accounts opened during past year	46
4. Number of deposit accounts closed during past year	39
5. Amount deposited during past year	\$14,123 23
6. Amount withdrawn during past year.....	\$10,668 66
7. Amount of dividends or interest to depositors during past year	\$570 03
8. Rate per cent per annum of such dividends or interest—Term.....	5%
12. Amount of gross earnings during past year	\$1,731 04
13. Amount of net earnings during past year.....	\$1,103 65
14. Number of deposits less than \$1,000	77
15. Number of deposits over \$1,000 and less than \$2,000	4
16. Number of deposits over \$2,000 and less than \$5,000	2
17. Number of deposits over \$5,000	0
18. Average amount of each deposit account January 1, 1896.....	\$233 01

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 24, 1896.)

Resources.		Liabilities.	
Loans on real estate	\$26,606 10	Capital paid up	\$5,000 00
Due from banks and bankers	988 14	Due depositors	20,758 72
Expenses, taxes, etc.	59 00	Interest collected	412 95
Other assets	175 75	Profit and loss	1,657 32
Total resources	\$27,828 99	Total liabilities	\$27,828 99

SAVINGS AND LOAN BANK OF SAN BENITO COUNTY—
HOLLISTER.

(Incorporated January 28, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$9,000 00	Capital paid in coin	\$50,000 00
Loans on real estate	141,566 85	Profit and loss and contin-	
Due from banks and bankers	36,640 13	gent fund	1,423 43
Expenses and taxes	1,604 44	Due depositors	134,922 60
		Other liabilities (interest) ...	2,465 39
Total resources	\$188,811 42	Total liabilities	\$188,811 42

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 337; L. A. Whitehurst, 165; Uriah Wood, 323½; Thos. Flint, 35; N. C. Briggs, 176; R. Eschenberg, 40; R. P. Lathrop, 10. Total number of shares held by the Directors is 1,086½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Benito	\$9,000 00	\$9,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito	\$141,566 85	\$200,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Hollister	\$36,640 13

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$127,209 05
2. Number of deposit accounts open January 1, 1895	365
3. Number of deposit accounts opened during past year	111
4. Number of deposit accounts closed during past year	86
5. Amount deposited during past year	\$68,824 62
6. Amount withdrawn during past year	\$58,999 47
7. Amount of dividends or interest to depositors during past year	\$6,261 29
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> <div>5%</div> <div>4%</div> </div>
9. Amount of dividends to stockholders during past year	\$2,500 00
10. Rate per cent per annum of same on paid-up capital	5%
11. Amount added to reserve fund during past year	None.
12. Amount of gross earnings during past year	\$12,501 74
13. Amount of net earnings during past year	\$3,291 06
14. Number of deposits less than \$1,000	359
15. Number of deposits over \$1,000 and less than \$2,000	17
16. Number of deposits over \$2,000 and less than \$5,000	13
17. Number of deposits over \$5,000	1
18. Average amount of each deposit account January 1, 1896	\$326 27

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on July 18, 1895.)

Resources.		Liabilities.	
Loans on real estate	\$19,228 95	Capital paid up	\$5,000 00
Expenses, taxes, etc.	364 19	Due depositors	11,925 19
		Due banks and bankers	1,083 49
		Interest collected	321 84
		Profit and loss	1,262 62
Total resources	\$19,593 14	Total liabilities	\$19,593 14

COLUMBIA SAVINGS BANK—LOS ANGELES.

(Incorporated August 5, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

A. M. OZMUN, President.

A. P. WEST, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$8,865 00	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	200,796 50	Reserve fund.....	511 42
Money on hand.....	3,861 20	Profit and loss and contin-	
Due from banks and bankers.	33,443 91	gent fund.....	1,588 93
Furniture and fixtures.....	1,000 00	Due depositors.....	195,820 76
Expenses.....	286 80	Dividends unpaid.....	361 50
Taxes.....	29 20		
Total resources.....	\$248,282 61	Total liabilities.....	\$248,282 61

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Riverside.....	\$20,000 00
San Bernardino	5,000 00
Los Angeles	175,796 50
Total	\$200,796 50

Par Value. Amt. Invested.

Alessandro Irrigation District bonds.....	\$9,850 00	\$8,865 00
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Amount.

State Loan and Trust Co., Los Angeles	\$15,000 00
Citizens Bank, Los Angeles	3,580 89
First National Bank, New York	6,006 94
California Safe Deposit and Trust Co., San Francisco	7,271 58
Continental National Bank, Chicago	1,584 50
Total	\$33,443 91

1. Total deposits January 1, 1896	\$180,564	33
2. Number of deposit accounts open January 1, 1896	504	
3. Number of deposit accounts opened during past year	440	
4. Number of deposit accounts closed during past year	361	
5. Amount deposited during past year	\$345,984	00
6. Amount withdrawn during past year	\$299,911	00
7. Amount of dividends or interest to depositors during past year	\$5,598	90
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div>	<div> <div>5%</div> <div>3%</div> </div>
9. Amount of dividends to stockholders during past year	\$3,000	00
10. Rate per cent per annum of same on paid-up capital		6%
11. Amount added to reserve fund during past year	\$181	00
12. Amount of gross earnings during past year	\$13,469	93
13. Amount of net earnings during past year	\$3,181	00
14. Number of deposits less than \$1,000	3,181	
15. Number of deposits over \$1,000 and less than \$2,000	471	
16. Number of deposits over \$2,000 and less than \$5,000	19	
17. Number of deposits over \$5,000	4	
18. Average amount of each deposit account January 1, 1896	\$358	24

(At close of business on September 24, 1895.)

Resources.		Liabilities.	
Loans on real estate	\$198,465 00	Capital paid up	\$50,000 00
Cash balances	924 65	Due depositors	190,199 12
Due from banks and bankers ..	41,815 37	Interest collected	2,461 88
Furniture, fixtures, etc.	1,000 00	Rents, exchange, etc.	9 70
Expenses, taxes, etc.	764 10	Profit and loss	328 42
Other assets	30 00		
Total resources	\$242,999 12	Total liabilities	\$242,999 12

GERMAN-AMERICAN SAVINGS BANK—LOS ANGELES.

(Incorporated August 21, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

VICTOR PONET, President.

M. N. AVERY, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$80,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	13,793 65	Reserve fund.....	37,500 00
Miscellaneous bonds.....	21,250 00	Profit and loss and contin-	
Loans on real estate.....	623,373 34	gent fund.....	5,661 53
Loans on stocks.....	750 00	Due depositors.....	684,206 29
Money on hand.....	23,244 17	Dividends unpaid.....	780 00
Checks and other cash items....	1,726 41	Rents collected.....	643 00
Due from banks and bankers....	60,518 79	Interest collected.....	3,517 26
Furniture and fixtures.....	2,800 00		
Expenses.....	786 39		
Taxes advanced.....	1,821 53		
Foreclosure advances.....	1,510 44		
Interest paid on accounts set-			
tled since July 1, 1896.....	733 36		
Total resources.....	\$832,308 08	Total liabilities.....	\$832,308 08

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Victor Ponet, 30; L. W. Blinn, 5; C. N. Flint, 40; Hugo Zuber, 10; E. Eyraud, 5; H. W. Stoll, 5; C. Brode, 11; I. A. Lothian, 32; Dr. Joseph Kurtz, 10; M. N. Avery, 214. Total number of shares held by the Directors is 362 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$2,200 29	\$3,000 00
San Bernardino.....	7,080 50	12,000 00
Riverside.....	4,512 86	4,600 00
Totals.....	\$13,793 65	\$19,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles.....	\$520,648 34	\$900,000 00
San Bernardino.....	48,200 00	90,000 00
Riverside.....	29,050 00	40,000 00
Orange.....	21,800 00	35,000 00
Kings.....	1,500 00	3,000 00
Tulare.....	2,175 00	3,000 00
Totals.....	\$623,373 34	\$1,071,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
Tulare Irrigation bonds.....	\$25,000 00	\$13,750 00
Tipton Irrigation bonds.....	12,500 00	6,875 00
Totals.....	\$37,500 00	\$20,625 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
German-American Savings Bank stock-----	\$750 00	\$750 00	\$800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Merchants National Bank, Los Angeles.....	\$23,027 86
Los Angeles National Bank, Los Angeles.....	7,501 45
Wells, Fargo & Co.'s Bank, San Francisco.....	18,282 31
San Francisco Savings Union.....	4,891 93
Third National Bank, New York.....	6,815 24
Total.....	\$60,518 79

DESCRIPTION OF OTHER ASSETS.

DESCRIPTION OF OTHER ASSETS.		Amt. on Books.	Market Value.
Taxes advanced and repayable to bank		\$1,821 53	\$1,821 53
Advances in cases of foreclosure yet unsettled		1,510 44	1,510 44
Interest allowed on accounts settled since July 1, 1896		733 36	733 36
Totals		\$4,065 33	\$4,065 33

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896.....	\$669,071 27
2. Number of deposit accounts open January 1, 1896.....	2,194
3. Number of deposit accounts opened during past year.....	1,734
4. Number of deposit accounts closed during past year.....	1,242
5. Amount deposited during past year.....	\$1,176,708 83
6. Amount withdrawn during past year.....	\$1,018,641 29
7. Amount of dividends or interest to depositors during past year.....	\$23,540 56
8. Rate per cent per annum of such dividends or interest { Term.....	5%
{ Ordinary.....	3%
9. Amount of dividends to stockholders during past year.....	\$8,000 00
10. Rate per cent per annum of same on paid-up capital.....	8%
11. Amount added to reserve fund during past year.....	\$5,000 00
12. Amount of gross earnings during past year.....	\$51,258 30
13. Amount of net earnings during past year.....	\$14,930 51
14. Number of deposits less than \$1,000.....	2,039
15. Number of deposits over \$1,000 and less than \$2,000.....	100
16. Number of deposits over \$2,000 and less than \$5,000.....	48
17. Number of deposits over \$5,000.....	7
18. Average amount of each deposit account January 1, 1896.....	\$304 95

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 10, 1896.)

Resources.		Liabilities.	
Bank premises	\$80,324 85	Capital paid up	\$100,000 00
Other real estate	10,912 56	Reserve fund	35,000 00
Loans on real estate	632,846 63	Due depositors	655,181 97
Cash balances	66,884 69	Interest collected	4,865 45
Furniture, fixtures, etc.	2,800 00	Rents, exchange, etc.	694 28
Expenses, taxes, etc.	4,216 08	Dividends unpaid	359 52
Other assets	1,286 08	Profit and loss	5,699 19
Judgments	2,529 52		
Total resources	\$801,800 41	Total liabilities	\$801,800 41

LOS ANGELES SAVINGS BANK.

(Incorporated April 8, 1884.)

Showing its Financial Condition at Close of Business on July 31, 1896.

JOHN E. PLATER, President.

W. M. CASWELL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$95,619 82	Capital paid in coin	\$50,000 00
United States bonds	70,635 00	Profit and loss and contin-	
Miscellaneous bonds	91,650 00	gent fund	44,800 26
Loans on real estate	1,046,660 46	Due depositors	1,241,146 84
Money on hand	2,981 60		
Checks and other cash items	944 29		
Due from banks and bankers	25,154 93		
Furniture and fixtures	2,000 00		
Expenses	751 00		
Total resources	\$1,335,947 10	Total liabilities	\$1,335,947 10

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 410; John E. Plater, 400; Herman W. Hellman, 150; I. W. Hellman, Jr., 30; W. M. Caswell, 10. Total number of shares held by the Directors is 1,000 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Riverside	\$42,760 72
Los Angeles	52,859 10
Total	\$95,619 82

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Los Angeles	\$917,635 46
Orange	28,100 00
Riverside	29,100 00
San Bernardino	41,825 00
Tulare	30,000 00
Total	\$1,046,660 46

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
United States 4% registered bonds	\$50,000 00	\$55,200 00
United States 4% coupon bonds	12,800 00	15,485 00
Temple Street Cable Ry. Co. first mortgage bonds	9,000 00	8,900 00
Los Angeles Lighting Co. first mortgage bonds	10,000 00	10,000 00
Los Angeles City bonds	31,000 00	31,600 00
Los Angeles County bonds	17,000 00	17,650 00
Southern Pacific R. R. Co. of Arizona bonds	25,000 00	23,500 00
Totals	\$154,800 00	\$162,335 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank of San Francisco	\$2,330 97
Farmers and Merchants Bank of Los Angeles	22,823 96
Total	\$25,154 93

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$1,258,236 12
2. Number of deposit accounts open January 1, 1896	1,857
3. Number of deposit accounts opened during past year	933
4. Number of deposit accounts closed during past year	762
5. Amount deposited during past year	\$684,587 59
6. Amount withdrawn during past year	\$569,318 45
7. Amount of dividends or interest to depositors during past year	\$46,423 84
8. Rate per cent per annum of such dividends or interest	{ Term 4 1/2 % Ordinary 3 %
9. Amount of dividends to stockholders during past year	None.
10. Rate per cent per annum of same on paid-up capital	None.
11. Amount added to reserve fund during past year	None.
12. Amount of gross earnings during past year	\$82,588 73
13. Amount of net earnings during past year	\$24,047 10
14. Number of deposits less than \$1,000	1,561
15. Number of deposits over \$1,000 and less than \$2,000	152
16. Number of deposits over \$2,000 and less than \$5,000	98
17. Number of deposits over \$5,000	46
18. Average amount of each deposit account January 1, 1896	\$639 86

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 19, 1895.)

Resources.		Liabilities.	
Real estate	\$92,461 49	Capital paid up	\$25,000 00
Invested in stocks, bonds, and warrants	165,075 00	Due depositors	1,228,239 88
Loans on real estate	1,035,495 65	Interest collected	9,498 83
Cash balances	3,593 49	Profit and loss	43,672 16
Due from banks and bankers	6,385 74		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	1,399 50		
Total resources	\$1,306,410 87	Total liabilities	\$1,306,410 87

MAIN STREET SAVINGS BANK AND TRUST COMPANY—LOS ANGELES.

(Incorporated October 28, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

T. L. DUQUE, President.

J. V. WACHTEL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$43,993 74	Capital paid in coin	\$100,000 00
United States bonds	11,021 85	Reserve fund	9,000 00
Miscellaneous bonds and stocks	22,722 75	Profit and loss and contin- gent fund	8,586 50
Loans on real estate	392,412 76	Due depositors	376,056 41
Loans on stocks, bonds, and warrants	2,000 00	Dividends unpaid	52 80
Money on hand	1,731 40	Other liabilities, advanced taxes	24 25
Due from banks and bankers	18,028 34		
Furniture and fixtures	1,000 00		
Expenses	767 45		
Taxes	41 67		
Total resources	\$493,719 96	Total liabilities	\$493,719 96

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: T. L. Duque, 932; I. N. Van Nuys, 100; H. W. Hellman, 50; O. T. Johnson, 40; Abe Haas, 25; Kaspere Cohn, 20; H. W. O'Melveny, 20; Wm. G. Kerckhoff, 20; J. B. Lankershim, 5. Total number of shares held by the Directors is 1,212 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$27,131 74	\$37,000 00
Orange	15,016 05	6,000 00
San Bernardino	1,845 95	2,000 00
Totals	\$43,993 74	\$45,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$392,412 76	\$862,434 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% coupon bonds, 1907	\$10,000 00	\$11,021 85	\$10,750 00
Southern Pacific R. R. Co., of Arizona, Series A, first mortgage bonds	20,000 00	20,000 00	19,000 00
Big Rock Creek Irrigation District bonds	5,000 00	2,722 75	2,500 00
Totals	\$35,000 00	\$33,744 60	\$32,250 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank of Los Angeles	\$8,134 23
Nevada Bank of San Francisco	1,899 68
Importers and Traders National Bank, New York	6,731 66
California Savings and Loan Society, San Francisco	1,054 00
Traders Bank, Tacoma, Washington	208 77
Total	\$18,028 34

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$390,775 82
2. Number of deposit accounts open January 1, 1896	1,054
3. Number of deposit accounts opened during past year	643
4. Number of deposit accounts closed during past year	569
5. Amount deposited during past year	\$397,736 90
6. Amount withdrawn during past year	\$295,807 74
7. Amount of dividends or interest to depositors during past year	\$13,360 99
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div> <div> <div>5%</div> <div>3%</div> </div>
9. Amount of dividends to stockholders during past year	None.
10. Rate per cent per annum of same on paid-up capital	None.
11. Amount added to reserve fund during past year	\$1,500 00
12. Amount of gross earnings during past year	\$32,249 11
13. Amount of net earnings during past year	\$3,568 27
14. Number of deposits less than \$1,000	980
15. Number of deposits over \$1,000 and less than \$2,000	53
16. Number of deposits over \$2,000 and less than \$5,000	13
17. Number of deposits over \$5,000	8
18. Average amount of each deposit account January 1, 1896	\$370 75

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 21, 1895.)

Resources.		Liabilities.	
Real estate	\$49,242 00	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	35,525 60	Reserve fund	7,000 00
Loans on real estate	341,050 22	Due depositors	357,370 04
Cash balances	4,191 96	Interest collected	8,169 80
Due from banks and bankers	46,760 47	Rents, exchange, etc.	319 70
Furniture, fixtures, etc.	1,096 25	Profit and loss	6,085 27
Expenses, taxes, etc.	2,812 39	Other liabilities	1,885 63
Other assets	151 55		
Total resources	\$480,830 44	Total liabilities	\$480,830 44

SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

(Incorporated January 3, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. H. BRALY, President.

W. D. WOOLWINE, Cashier.

Resources.		Liabilities.	
Bank premises	\$37,282 77	Capital paid in coin	\$50,000 00
Real estate taken for debt	12,862 43	Reserve fund	10,000 00
Loans on real estate	767,376 49	Profit and loss and contingent fund	13,064 44
Loans on stocks, etc.	1,700 00	Due depositors	790,410 51
Loans on other securities	100 00	Due banks and bankers	1,432 68
Loans on personal security and overdrafts	3,675 66	Interest	3,869 19
Money on hand	7,219 04	Safe deposit	135 80
Checks and other cash items	1,285 19	Rent	215 00
Due from banks and bankers	24,947 60	Exchange	9 00
Furniture and fixtures	8,879 40		
Expenses	948 80		
Taxes	46 27		
Other assets	2,812 97		
Total resources	\$869,136 62	Total liabilities	\$869,136 62

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Braly, 400; W. D. Woolwine, 90; A. H. Braly, 110; J. M. Elliott, 100; F. A. Gibson, 10; Simon Maier, 10; W. C. Patterson, 30; H. Jevne, 10; C. W. Gates, 10. Total number of shares held by the Directors is 770 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
San Bernardino	\$11,612 43	\$11,612 43
Kern	1,250 00	1,500 00
Totals	\$12,862 43	\$13,112 43

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$387,581 09	\$968,952 72
Riverside	62,810 00	157,025 00
San Bernardino	87,788 00	219,470 00
Orange	22,975 00	57,437 00
Ventura	33,900 00	84,750 00
Fresno	13,068 05	32,670 13
Kern	17,000 00	42,500 00
Tulare	32,000 00	80,000 00
Kings	10,000 00	25,000 00
Territory of Arizona	100,254 35	250,635 87
Totals	\$767,376 49	\$1,918,440 72

AMOUNT LOANED ON STOCKS, ETC.

	Par Value.	Amt. Loaned.	Market Value.
1,000 shares Orange Belt Land and Canal Co. stock -----		\$150 00	\$250 00
30 shares Southern California Packing Co. stock -----	\$1,500 00	200 00	1,500 00
638,671 shares Volcanic Mining Co. stock -----		150 00	1,000 00
7 shares First National Bank, Los Angeles, stock -----	700 00	600 00	875 00
Our certificate of deposit -----	200 00	200 00	200 00
Jewelry -----		400 00	500 00
Totals -----		\$1,700 00	\$4,325 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Old gold and silver coins-----	\$100 00	\$125 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Los Angeles	\$17,885 63
Bank of California, San Francisco	1,493 81
Wells, Fargo & Co.'s Bank, San Francisco	424 56
California Bank, Los Angeles	5,072 60
Los Nietos Valley Bank, Downey	71 00
Total	\$24,947 60

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$811,889 42
2. Number of deposit accounts open January 1, 1896	2,796
3. Number of deposit accounts opened during past year	1,680
4. Number of deposit accounts closed during past year	1,048
5. Amount deposited during past year	\$1,510,498 20
6. Amount withdrawn during past year	\$1,319,474 03
7. Amount of dividends or interest to depositors during past year	\$25,284 37
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>5%</div> </div> <div> <div>Ordinary</div> <div>3%</div> </div>
9. Amount of dividends to stockholders during past year	\$4,500 00
10. Rate per cent per annum of same on paid-up capital	11 1/4%
11. Amount added to undivided profits during past year	\$11,870 34
12. Amount of gross earnings during past year	\$58,804 33
13. Amount of net earnings during past year	\$16,370 34
14. Number of deposits less than \$1,000	2,636
15. Number of deposits over \$1,000 and less than \$2,000	111
16. Number of deposits over \$2,000 and less than \$5,000	39
17. Number of deposits over \$5,000	10
18. Average amount of each deposit account January 1, 1896	\$290 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 21, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$37,282 77	Capital paid up.....	\$40,000 00
Other real estate.....	13,096 81	Reserve fund.....	10,000 00
Loans on real estate.....	712,221 93	Due depositors.....	806,854 63
Cash balances.....	15,472 57	Interest collected.....	9,734 65
Due from banks and bankers..	86,733 13	Rents, exchange, etc.....	825 63
Furniture, fixtures, etc.....	8,549 40	Profit and loss.....	9,898 58
Expenses, taxes, etc.....	1,863 97	Other liabilities.....	424 65
Other assets.....	2,517 56		
Total resources.....	\$877,738 14	Total liabilities.....	\$877,738 14

SECURITY SAVINGS BANK—LOS ANGELES.

(Incorporated January 11, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. F. SARTORI, President.

W. D. LONGYEAR, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$20,720 43	Capital paid in coin.....	\$100,000 00
United States bonds.....	555 00	Reserve fund.....	30,000 00
Miscellaneous bonds.....	47,823 36	Profit and loss and contin-	
Loans on real estate.....	765,611 91	gent fund.....	7,339 42
Money on hand.....	39,018 93	Due depositors.....	856,258 92
Checks and other cash items..	7,520 18	Dividends unpaid.....	190 00
Due from banks and bankers..	108,971 71	Other liabilities, interest col-	
Furniture and fixtures.....	5,200 00	lected.....	3,433 40
Expenses.....	502 20		
Taxes.....	477 23		
Other assets.....	820 79		
Total resources.....	\$997,221 74	Total liabilities.....	\$997,221 74

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Graves, 25; Maurice S. Hellman, 274; M. L. Fleming, 474; H. J. Fleishman, 25; J. H. Shankland, 20; C. A. Shaw, 5; F. O. Johnson, 10; W. L. Graves, 10; J. F. Sartori, 294; H. W. Hellman, 50; W. D. Longyear, 115. Total number of shares held by the Directors is 1,302 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$20,720 43	\$26,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles.....	\$603,024 66	\$1,507,500 00
Orange.....	63,254 00	158,135 00
Riverside.....	52,101 00	130,250 00
San Diego.....	20,000 00	45,000 00
San Bernardino.....	12,782 25	32,000 00
Kern.....	13,850 00	24,600 00
Tulare.....	600 00	1,500 00
Totals.....	\$765,611 91	\$1,898,985 00

AMOUNT INVESTED IN BONDS.

	Par. Value.	Amt. Invested.	Market Value.
United States 4% coupon bond.....	\$500 00	\$555 00	\$555 00
26 Southern Pacific Railroad of Arizona 6% first mortgage bonds.....	26,000 00	27,100 00	27,100 00
112 Monrovia City Municipal Improvement 6% bonds.....	11,300 00	11,300 00	11,300 00
Redding School District 7% bonds.....	9,000 00	9,423 36	9,423 36
Totals.....	\$46,800 00	\$48,378 36	\$48,378 36

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank, Los Angeles.....	\$55,678 15
Chase National Bank, New York.....	9,003 86
The Nevada Bank of San Francisco.....	7,920 85
First National Bank, Pasadena.....	8,458 41
Merchants National Bank, Los Angeles.....	13,579 53
National Bank of California, Los Angeles.....	14,330 91
Total.....	\$108,971 71

DESCRIPTION OF OTHER ASSETS.

DESCRIPTION OF OTHER ASSETS.		Amt. on Books.
Interest paid depositors since July 1, 1896.....		\$820 79

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$780,963	12
2. Number of deposit accounts open January 1, 1896	2,135	
3. Number of deposit accounts opened during past year	1,030	
4. Number of deposit accounts closed during past year	875	
5. Amount deposited during past year	\$1,606,647	65
6. Amount withdrawn during past year	\$1,300,841	01
7. Amount of dividends or interest to depositors during past year	\$25,467	20
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div>	<div> <div>5%</div> <div>3%</div> </div>
9. Amount of dividends to stockholders during past year	\$8,000	00
10. Rate per cent per annum of same on paid-up capital	8%	
11. Amount added to reserve fund during past year	\$3,500	00
12. Amount of gross earnings during past year	\$60,303	51
13. Amount of net earnings during past year	\$14,101	55
14. Number of deposits less than \$1,000	2,018	
15. Number of deposits over \$1,000 and less than \$2,000	63	
16. Number of deposits over \$2,000 and less than \$5,000	36	
17. Number of deposits over \$5,000	18	
18. Average amount of each deposit account January 1, 1896	\$360	00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 3, 1896.)

Resources.		Liabilities.	
Real estate	\$20,591 12	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	27,705 00	Reserve fund	26,500 00
Loans on real estate	766,423 74	Due depositors	753,593 50
Cash balances	16,015 94	Interest collected	8,363 09
Due from banks and bankers	56,747 55	Rents, exchange, etc.	40 35
Furniture, fixtures, etc.	3,000 00	Profit and loss	6,300 25
Expenses, taxes, etc.	2,267 69		
Other assets	2,046 15		
Total resources	\$894,797 19	Total liabilities	\$894,797 19

UNION BANK OF SAVINGS—LOS ANGELES.

(Incorporated January 27, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

M. W. STIMSON, President.

W. E. McVAY, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$63,459 66	Capital paid in coin	\$28,600 00
Money on hand	3,244 03	Profit and loss and contingent fund	237 07
Checks and other cash items ..	791 27	Due depositors	47,906 15
Due from banks and bankers ..	6,240 27		
Furniture and fixtures	2,657 30		
Expenses	132 15		
Other assets, profit and loss ..	79 22		
Suspense account	139 32		
Total resources	\$76,743 22	Total liabilities	\$76,743 22

The amount of capital stock is \$200,000; amount subscribed is \$28,600; amount paid in coin is \$28,600. The total number of shares of stock issued is 286 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: M. W. Stimson, 5; S. H. Mott, 5; R. M. Baker, 3; R. H. F. Variel, 5; Wm. Ferguson, 5; S. A. Butler, 5; A. E. Pomeroy, 5. Total number of shares held by the Directors is 33 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Orange	\$1,600 00	\$3,500 00
Riverside	2,366 55	5,000 00
San Bernardino	750 00	4,500 00
Los Angeles	58,743 11	146,850 00
Totals	\$63,459 66	\$159,850 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Los Angeles	\$1,158 67
National Bank, Los Angeles	4,870 24
National Revere Bank, Boston	211 36
Total	\$6,240 27

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 1,110; J. U. Hofstetter, 100; Justus Greely, 50; C. A. Glidden, 145; G. R. Eckart, 50; Dan T. Cole, 50; D. P. Donahoe, 50. Total number of shares held by the Directors is 1,555 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)			
County Situated In.		Cost on Books.	Market Value.
Butte.....	-----	\$15,676 30	\$15,676 30
Sutter.....	-----	20,215 95	20,215 95
Totals.....	-----	\$35,892 25	\$35,892 25

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte.....	\$126,640 00	\$215,224 00
Sutter.....	123,183 72	201,024 00
Yuba.....	46,058 00	103,683 00
Tehama.....	3,000 00	4,000 00
Colusa.....	600 00	14,667 00
Glenn.....	4,300 00	8,534 00
Totals.....	\$303,781 72	\$547,132 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Bonds of Northern California Railway Co. (guaranteed by Southern Pacific Co.).....	\$50,000 00	\$45,000 00	\$45,000 00
Spring Valley Water 4% bonds.....	20,000 00	19,850 00	19,850 00
Totals.....	\$70,000 00	\$64,850 00	\$64,850 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
278 shares of capital stock of Masonic Hall Association, Marysville, Cal.....	\$13,900 00	350 00	13,900 00
1,600 shares of capital stock of Sperry Flour Co.....	160,000 00	20,000 00	32,000 00
Totals.....	\$173,900 00	\$20,350 00	\$45,900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
The Rideout Bank, Marysville, Cal.....	\$56,736 14
London and San Francisco Bank (Limited), San Francisco.....	943 78
Total.....	\$57,679 92

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Sundry persons on account of crops (secured by crop mortgages, etc.).....	\$2,432 21
Interest account.....	15,095 56
Total.....	\$17,527 77

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896.....	\$475,503 30
2. Number of deposit accounts open January 1, 1896.....	1,086
3. Number of deposit accounts opened during past year.....	257
4. Number of deposit accounts closed during past year.....	210
5. Amount deposited during past year.....	\$329,046 44
6. Amount withdrawn during past year.....	\$323,285 22

7. Amount of dividends or interest to depositors during past year	\$17,656 73
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div> 4.80% and 4.50% 4% and 3.75%
9. Amount of dividends to stockholders during past year	
10. Rate per cent per annum of same on paid-up capital	\$1,600 00
11. Amount added to reserve fund during past year	8%
12. Amount of gross earnings during past year	\$556 71
13. Amount of net earnings during past year	\$30,646 08
14. Number of deposits less than \$1,000	\$21,077 43
15. Number of deposits over \$1,000 and less than \$2,000	948
16. Number of deposits over \$2,000 and less than \$5,000	85
17. Number of deposits over \$5,000	35
18. Average amount of each deposit account January 1, 1896	8
	\$437 84+

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on April 27, 1896.)

Resources.		Liabilities.	
Real estate	\$35,777 06	Capital paid up	\$40,000 00
Invested in stocks, bonds, and warrants	64,850 00	Reserve fund	1,897 14
Loans on real estate	300,253 83	Due depositors	476,854 65
Loans and discounts	20,800 00	Rents, exchange, etc.	15 25
Cash balances	11,595 72		
Due from banks and bankers ..	77,969 74		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	2,666 78		
Other assets	2,853 91		
Total resources	\$518,767 04	Total liabilities	\$518,767 04

MERCED SECURITY SAVINGS BANK.

(Incorporated March 11, 1875.)

Showing its Financial Condition at Close of Business on July 31, 1896.

L. R. FANCHER, President.

J. F. CARLSTON, Cashier.

Resources.		Liabilities.	
Bank premises	\$10,543 71	Capital paid in coin	\$100,000 00
Real estate taken for debt	66,557 07	Reserve fund	31,081 22
Miscellaneous bonds	6,000 00	Due depositors	465,702 06
Loans on real estate	370,717 44	Interest	159 60
Loans on other securities (grain, etc.)	20,788 18	Exchange	15 93
Money on hand	25,404 15	Taxes	2,403 09
Checks and other cash items ..	1,311 99		
Due from banks and bankers ..	94,530 18		
Furniture and fixtures	3,050 16		
Expenses	459 02		
Total resources	\$599,361 90	Total liabilities	\$599,361 90

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$33 33¼.

The names of the Directors, and number of shares of stock held by each, are as follows: Horace Davis, 609; L. R. Fancher, 328; A. Bickford, 45; W. H. Turner, 10; G. S. Bloss, 5; M. D. Atwater, 5; Robert Gracey, 5. Total number of shares held by the Directors is 1,007 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)			
County Situated In.		Cost on Books.	Market Value.
Merced		\$66,557 07	\$66,557 07

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Stanislaus	\$8,500 00	\$20,000 00
Fresno	7,918 00	15,826 00
Mariposa	7,760 00	19,400 00
Kings	1,270 00	2,100 00
Merced	345,269 44	501,426 30
Totals	\$370,717 44	\$558,752 30

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Inglewood School District (Los Angeles County) bonds	\$6,000 00	\$6,000 00	\$6,200 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat receipts, deposits this bank, etc.	\$20,788 18	\$36,670 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$42,350 23
Bank of California, San Francisco	2,099 54
First National Bank, Stockton	17,532 27
Farmers and Merchants Bank, Stockton	32,548 14
Total	\$94,530 18

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits, January 1, 1896	\$442,393 47
2. Number of deposit accounts open January 1, 1896	643
3. Number of deposit accounts opened during past year	64
4. Number of deposit accounts closed during past year	22
5. Amount deposited during past year	\$1,228,307 70
6. Amount withdrawn during past year	\$1,209,067 27
7. Amount of dividends or interest to depositors during past year	\$16,218 57
8. Rate per cent per annum of such dividends or interest—Term	5%
9. Amount of dividends to stockholders during past year	\$4,666 67
10. Rate per cent per annum of same on paid-up capital	5%
12. Amount of gross earnings during past year	\$38,089 37
13. Amount of net earnings during past year	\$24,243 35
14. Number of deposits less than \$1,000	518
15. Number of deposits over \$1,000 and less than \$2,000	78
16. Number of deposits over \$2,000 and less than \$5,000	34
17. Number of deposits over \$5,000	13
18. Average amount of each deposit account January 1, 1896	\$6,880 01

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 25, 1896.)

Resources.		Liabilities.	
Bank premises	\$10,543 71	Capital paid up	\$100,000 00
Other real estate	66,459 49	Reserve fund	37,130 96
Invested in stocks, bonds and warrants	6,000 00	Due depositors	427,799 06
Loans on real estate	326,903 36	Interest collected	398 13
Loans and discounts	64,996 85	Rents, exchange, etc.	29 66
Cash balances	21,574 38	Profit and loss	2,349 72
Due from banks and bankers ..	67,844 43	Other liabilities	738 95
Furniture, fixtures, etc.	3,050 16		
Expenses, taxes, etc.	1,074 10		
Total resources	\$568,446 48	Total liabilities	\$568,446 48

UNION SAVINGS BANK—MODESTO.

(Incorporated April 9, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

O. McHENRY, President.

J. E. WARD, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$31,211 42	Capital paid in coin	\$30,000 00
Loans on real estate	168,035 65	Reserve fund	300 00
Due from First National Bank of Modesto	7,364 97	Profit and loss and contingent fund	1,367 86
		Due depositors	174,327 46
		Dividends unpaid	328 00
		Other liabilities, rents	288 72
Total resources	\$206,612 04	Total liabilities	\$206,612 04

The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Hewel, 50; J. P. Islip, 40; O. McHenry, 436; Garrison Turner, 20; W. B. Wood, 40. Total number of shares held by the Directors is 586 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Merced	\$3,000 00	\$4,800 00
Stanislaus	28,211 42	34,000 00
Totals	\$31,211 42	\$38,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Merced	\$5,700 00	\$11,400 00
Madera	2,800 00	5,000 00
Stanislaus	147,535 65	245,200 00
Stanislaus and Merced	12,000 00	24,200 00
Totals	\$168,035 65	\$285,800 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$195,368 88
2. Number of deposit accounts open January 1, 1896	389
3. Number of deposit accounts opened during past year	78
4. Number of deposit accounts closed during past year	68
5. Amount deposited during past year	\$88,628 95
6. Amount withdrawn during past year	\$102,317 07
7. Amount of dividends or interest to depositors during past year	\$8,676 75
8. Rate per cent per annum of such dividends or interest—Term	5%
9. Amount of dividends to stockholders during past year	\$2,500 00
10. Rate per cent per annum of same on paid-up capital	10 ¹ / ₂ %
11. Amount added to reserve fund during past year	\$117 41
12. Amount of gross earnings during past year	\$15,080 35
13. Amount of loss during past year	\$562 24
14. Number of deposits less than \$1,000	355
15. Number of deposits over \$1,000 and less than \$2,000	16
16. Number of deposits over \$2,000 and less than \$5,000	13
17. Number of deposits over \$5,000	5
18. Average amount of each deposit account January 1, 1896	\$502 23

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 26, 1896.)

Resources.		Liabilities.	
Real estate	\$31,211 42	Capital paid up	\$30,000 00
Loans on real estate	166,973 51	Due depositors	171,560 29
Due from banks and bankers	9,414 11	Interest collected	251 35
Expenses, taxes, etc.	147 82	Rents, exchange, etc.	66 00
		Profit and loss	5,869 22
Total resources	\$207,746 86	Total liabilities	\$207,746 86

CENTRAL BANK—OAKLAND.

(Incorporated September 8, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

W. G. PALMANTEER, Vice-President.

C. R. YATES, Cashier.

Resources.		Liabilities.	
Bank premises	\$261,081 28	Capital paid in coin	\$300,000 00
Miscellaneous bonds	51,526 00	Reserve fund	82,403 40
Loans on real estate	556,648 01	Due depositors	1,211,177 43
Loans on stocks, bonds, etc.	215,815 60	Dividends unpaid	2,127 00
Loans on other securities	75,805 19	Suspense	172 22
Loans on personal security and overdrafts	350,131 81	Contingent fund	3 79
Money on hand	49,725 00	Interest	4,343 74
Checks and other cash items	1,887 62	Exchange	28 56
Due from banks and bankers	36,359 70	Rents	885 50
Furniture and fixtures	8,669 06	Taxes	19 55
Expenses	2,102 57	Letters of credit	8,590 65
Total resources	\$1,609,751 84	Total liabilities	\$1,609,751 84

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. Total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. C. Perkins, 100; H. C. Morris, 1,050; Geo. D. Metcalf, 50; W. G. Palmanteer, 1,000; F. K. Shattuck, 50; W. S. Phelan, 125; L. C. Morehouse, 110; J. W. Philips, 175; F. Delger, 50; C. D. Pierce, 150; Thomas Crellin, 300. Total number of shares held by the Directors is 3,160 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda -----	\$540,148 86	\$1,300,000 00
Solano -----	5,499 15	20,000 00
Contra Costa -----	3,000 00	80,000 00
Kern -----	8,000 00	30,000 00
Totals -----	\$556,648 01	\$1,430,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Bonds of Concord School District, Contra Costa County -----	\$9,000 00	\$9,000 00	\$9,000 00
Bonds of Lompoc Union High School, Santa Barbara County -----	10,000 00	10,000 00	10,000 00
Bonds of Fruitvale Sanitary District, Alameda County -----	9,000 00	7,500 00	7,500 00
Bonds of the town of Ukiah -----	25,000 00	25,026 00	25,026 00
Totals. -----	\$53,000 00	\$51,526 00	\$51,526 00

AMOUNT LOANED ON STOCKS, BONDS, ETC.

	Par Value.	Amt. Loaned.	Market Value.
Bonds, stocks, etc., of quasi-public and industrial corporations	\$265,000 00	\$215,815 60	\$300,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Miscellaneous assignments of mortgages and deeds covering property in the State of California, city and county warrants, etc.....	\$75,805 19	\$200,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Amount Due From, or Deposited With, Other Banks or Bankers.	Amount.
Chase National Bank, New York	\$22,359 98
First National Bank, San Francisco	11,453 18
Metropolitan National Bank, Chicago	2,546 54
Total	\$36,359 70

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$1,334,169 57
2. Number of deposit accounts opened January 1, 1896	2,200
3. Number of deposit accounts opened during past year	1,065
4. Number of deposit accounts closed during past year	764
5. Amount deposited during past year	\$8,970,861 41
6. Amount withdrawn during past year	\$8,801,956 49
7. Amount of dividends or interest to depositors during past year	\$27,978 53
8. Rate per cent per annum of such dividends or interest	{ July 1, 1895 .. 4.25 % { January 1, 1896 .. 4.10 %
9. Amount of dividends to stockholders during past year	\$20,000 00
10. Rate per cent per annum of same on paid-up capital	6.66 %
11. Amount added to undivided profits during past year	\$18,712 28
12. Amount of gross earnings during past year	\$100,374 06
13. Amount of net earnings during past year after paying dividends	\$18,712 28
14. Number of deposits less than \$1,000	1,949
15. Number of deposits over \$1,000 and less than \$2,000	134
16. Number of deposits over \$2,000 and less than \$5,000	79
17. Number of deposits over \$5,000	38
18. Average amount of each deposit account January 1, 1896	\$606 44

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 7, 1896.)

Resources.		Liabilities.	
Bank premises	\$260,381 28	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	27,240 00	Due depositors	1,168,691 27
Loans on real estate	469,753 59	State, county, or city money	57,752 12
Loans and discounts	722,299 01	Interest collected	26,273 11
Cash balances	67,875 46	Rents, exchange, etc.	5,827 17
Due from banks and bankers	65,850 90	Dividends unpaid	630 00
Furniture, fixtures, etc.	8,669 06	Profit and loss	72,190 46
Expenses, taxes, etc.	8,549 61	Other liabilities	284 56
Other assets	1,029 78		
Total resources	\$1,631,648 69	Total liabilities	\$1,631,648 69

FARMERS AND MERCHANTS SAVINGS BANK OF OAKLAND.

(Incorporated November 10, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

EDSON F. ADAMS, President.

JAMES C. MCKEE, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$254,184 21	Capital paid in coin	\$70,100 00
Loans on stocks and warrants	153,300 00	Profit and loss and contingent fund	11,084 91
Money on hand	5,835 46	Due depositors	357,944 56
Due from Union National Bank of Oakland	14,079 56	Interest collected	1,389 85
Furniture and fixtures	7,000 00		
Expenses	121 65		
Taxes	998 44		
Total resources	\$440,519 32	Total liabilities	\$440,519 32

The amount of capital stock is \$500,000; amount subscribed is \$——; amount paid in coin is \$70,100. The total number of shares of stock issued is 701 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. S. Farrelly, 50; S. B. McKee, 25; H. H. Pitcher, 10; H. F. Gordon, 10; Chas. E. Palmer, 20; E. F. Adams, 20; A. W. Schafer, 50; W. H. Taylor, 50; J. C. Adams, 20; F. S. Osgood, 20; J. C. McKee, 25. Total number of shares held by the Directors is 300 shares.

• LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$249,874 21	\$658,655 00
Contra Costa	4,310 00	9,950 00
Totals	\$254,184 21	\$668,605 00

AMOUNT LOANED ON STOCKS AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Stocks and warrants of banking corporations, gas corporations, and other solvent corporations of the State of California	\$165,800 00	\$153,300 00	\$165,700 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$302,074 06
2. Number of deposit accounts open January 1, 1896	583
3. Number of deposit accounts opened during past year	432
4. Number of deposit accounts closed during past year	247
5. Amount deposited during past year	\$311,734 98
6. Amount withdrawn during past year	\$163,772 60
7. Amount of dividends or interest to depositors during past year	\$8,068 97
8. Rate per cent per annum of such dividends or interest—Ordinary	4¼% and 4.10%
12. Amount of gross earnings during past year	\$19,458 59
13. Amount of net earnings during past year	\$3,667 10
14. Number of deposits less than \$1,000	517
15. Number of deposits over \$1,000 and less than \$2,000	27
16. Number of deposits over \$2,000 and less than \$5,000	26
17. Number of deposits over \$5,000	13
18. Average amount of each deposit account January 1, 1896	\$518 13

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 17, 1896.)

Resources.		Liabilities.	
Real estate	\$2,121 16	Capital paid up	\$70,100 00
Loans on real estate	218,614 78	Due depositors	316,544 07
Loans and discounts	128,100 00	Interest collected	2,209 24
Cash balances	3,385 49	Profit and loss	8,658 12
Due from banks and bankers	36,643 72	Other liabilities	70 25
Furniture, fixtures, etc.	7,000 00		
Expenses, taxes, etc.	1,716 53		
Total resources	\$397,581 68	Total liabilities	\$397,581 68

OAKLAND BANK OF SAVINGS.

(Incorporated August 13, 1867.)

Showing its Financial Condition at Close of Business on July 31, 1896.

ISAAC L. REQUA, President.

W. W. GARTHWAITE, Cashier.

Resources.		Liabilities.	
Bank premises	\$100,000 00	Capital paid in coin	\$480,000 00
Real estate taken for debt	71,063 76	Reserve fund	103,702 16
United States bonds	618,530 00	Profit and loss and contin-	
Miscellaneous bonds and		gent fund	50,000 00
stocks	1,202,303 24	Due depositors	4,974,017 51
County warrants	3,735 80	Due banks and bankers	495 90
Loans on real estate	2,953,195 71	Taxes	19,883 56
Loans on stocks and bonds	154,000 00	Interest	21,147 82
Loans on other securities	9,051 20	Exchange, rents, etc.	444 61
Loans on personal security			
and overdrafts	229,536 66		
Money on hand	126,364 04		
Checks and other cash items	3,429 55		
Due from banks and bankers	168,917 98		
Expenses	4,563 62		
Total resources	\$5,649,691 56	Total liabilities	\$5,649,691 56

The amount of capital stock is \$1,000,000; amount subscribed is \$960,000; amount paid in coin is \$480,000. The total number of shares of stock issued is 9,600 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: W. R. Davis, 40; Horace Davis, 330; George H. Collins, 75; E. A. Haines, 600; James Moffitt, 390; Isaac L. Requa, 60; Henry Rogers, 60; Arthur A. Smith, 205; William Clift, 205. Total number of shares held by the Directors is 1,965 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)			
County Situated In.		Cost on Books.	Market Value.
Alameda	-----	\$10,404 50	\$72,000 00
Butte	-----	13,655 80	
Fresno	-----	22,727 81	
Solano	-----	24,275 65	
Totals	-----	\$71,063 76	\$72,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.		Amt. Loaned.	Market Value.
Alameda	-----	\$2,758,846 58	\$6,500,000 00
Butte	-----	5,000 00	
Colusa	-----	63,148 41	
Contra Costa	-----	7,690 00	
Fresno	-----	45,120 18	
Glenn	-----	16,507 14	
San Benito	-----	7,133 85	
San Mateo and Alameda	-----	1,654 75	
Tulare	-----	40,993 80	\$6,500,000 00
Solano	-----	12,101 00	
Totals	-----	\$2,958,195 71	\$6,500,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States bonds	\$551,000 00	\$618,530 00	\$1,840,000 00
Bonds secured by first mortgage on property within this State, bonds and warrants of municipal corporations, and bonds and stocks of other solvent corporations.	-----	1,206,039 04	
Totals	-----	\$1,824,569 04	\$1,840,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc.	\$154,000 00	\$192,450 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Savings account passbooks and temporary assignments of mortgages	\$9,051 20	\$11,678 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$99,278 68
Bank of California, San Francisco	14,012 26
Nevada Bank, San Francisco	2,451 49
Laidlaw & Co., New York	16,654 25
Bank of America, New York	7,651 74
Continental National Bank, Chicago	4,105 71
N. M. Rothschild & Sons, London	19,566 70
Various interior collections	5,197 15
Total	\$168,917 98

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$4,978,992 45
2. Number of deposit accounts open January 1, 1896	8,506
3. Number of deposit accounts opened during past year	2,396
4. Number of deposit accounts closed during past year	1,837
5. Amount deposited during past year	\$6,447,417 19
6. Amount withdrawn during past year	\$6,276,953 14
7. Amount of dividends or interest to depositors during past year	\$183,069 60
8. Rate per cent per annum of such dividends or interest—Term	4 1/2% and 4 1/2%
9. Amount of dividends to stockholders during past year	\$38,400 00
10. Rate per cent per annum of same on paid-up capital	8%
11. Amount added to reserve fund during past year	\$1,159 76
12. Amount of gross earnings during past year	\$316,033 82
13. Amount of net earnings during past year	\$222,629 36
14. Number of deposits less than \$1,000	7,692
15. Number of deposits over \$1,000 and less than \$2,000	443
16. Number of deposits over \$2,000 and less than \$5,000	236
17. Number of deposits over \$5,000	135
18. Average amount of each deposit account January 1, 1896	\$585 35

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 11, 1896.)

Resources.		Liabilities.	
Bank premises	\$100,000 00	Capital paid up	\$480,000 00
Other real estate	71,703 66	Reserve fund	102,621 22
Invested in stocks, bonds, and warrants	1,809,055 36	Due depositors	4,893,550 34
Loans on real estate	2,887,237 87	Due banks and bankers	1,549 71
Loans and discounts	484,762 94	Interest collected	65,890 04
Cash balances	103,372 15	Rents, exchange, etc.	1,232 30
Due from banks and bankers	131,638 19	Other liabilities	6,846 81
Expenses, taxes, etc.	10,737 28	Contingent fund	50,000 00
Other assets	3,182 97		
Total resources	\$5,601,690 42	Total liabilities	\$5,601,690 42

OAKLAND LOAN AND INVESTMENT COMPANY.

(Incorporated October 16, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. C. McMULLEN, President.

R. J. McMULLEN, Secretary.

Resources.		Liabilities.	
Real estate taken for debt	\$5,331 39	Capital paid in coin	\$100,000 00
Loans on real estate	145,186 85	Reserve fund	4,000 00
Loans on stocks	900 00	Profit and loss and contingent fund	142 54
Loans on personal security and overdrafts	4,633 81	Due depositors	54,822 49
Money on hand	199 68	Dividends unpaid	157 50
Due from First National Bank of Oakland	1,649 33	Insurance	29 80
Furniture and fixtures	1,539 91	Interest on cash deposits ..	209 87
Expenses	296 15	Commissions	56 50
Uncollected interest	590 48	Interest	975 75
Rents	32 00		
Interest on bills payable	34 85		
Total resources	\$160,394 45	Total liabilities	\$160,394 45

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: V. D. Moody, 200; Wm. P. Jones, 50; J. C. McMullen, 347; J. A. Jones, 145; W. C. Moody, 5. Total number of shares held by the Directors is 747 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	(Exclusive of bank premises.)	Cost on Books.	Market Value.
Alameda		\$5,331 39	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$144,648 31	\$235,400 00
Kern	538 54	1,000 00
Totals	\$145,186 85	\$236,400 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
12 shares Oakland Loan and Investment Co. stock	\$1,200 00	\$900 00	\$1,320 00

UNION SAVINGS BANK—OAKLAND.

(Incorporated May 26, 1869.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. WEST MARTIN, President.

A. E. H. CRAMER, Secretary.

Resources.		Liabilities.	
Bank premises	\$68,500 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	94,214 25	Profit and loss and contin-	
United States bonds	6,068 75	gent fund	90,000 00
Miscellaneous bonds	59,635 00	Due depositors	2,867,861 90
Loans on real estate	2,303,491 02	Dividends unpaid	1,826 00
Loans on stocks and bonds	233,845 00	Interest collected and profit	
Loans on other securities		and loss accounts	14,193 30
(grain, etc.)	21,819 03	Taxes unpaid	25,032 51
Loans on personal security and			
overdrafts	213,567 79		
Money on hand	125,035 30		
Checks and other cash items ..	1,745 17		
Due from banks and bankers ..	164,074 75		
Furniture and fixtures	2,750 00		
Expenses and salaries	1,968 64		
Other assets	2,199 01		
Total resources	\$3,298,913 71	Total liabilities	\$3,298,913 71

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. West Martin, 150; Wm. G. Henshaw, 403; Hiram Tubbs, 200; R. S. Farrelly, 197; S. Huff, 15; Thos. Crellin, 45; Thos. Prather, 104; A. A. Moore, 46; Chas. E. Palmer, 123; H. W. Meek, 1; Herman A. Tubbs, 33. Total number of shares held by the Directors is 1,317 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	\$89,819 58	\$100,000 00
Contra Costa	4,294 67	5,000 00
Totals	\$94,214 25	\$105,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$2,046,607 51	\$4,135,674 69
Contra Costa	113,467 00	226,934 00
Napa	3,770 00	7,540 00
Santa Clara	10,425 00	20,850 00
San Joaquin	14,487 20	28,974 40
Solano	42,621 77	85,243 54
Stanislaus	30,000 00	50,000 00
Santa Barbara	33,205 12	66,410 24
Fresno	3,907 42	7,814 84
Monterey	5,000 00	10,000 00
Totals	\$2,303,491 02	\$4,639,441 71

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Oregon Railway and Navigation Co. bonds	\$18,000 00	\$18,600 00	\$19,800 00
Temescal School District bonds	1,600 00	1,600 00	1,600 00
Red Bluff School District bonds	10,000 00	10,450 00	10,450 00
Lorin School District bonds	4,500 00	4,500 00	4,500 00
Sanger School District bonds	6,000 00	6,185 00	6,185 00
Niles School District bonds	1,500 00	1,500 00	1,500 00
Riverside School District bonds	3,000 00	3,000 00	3,000 00
Guinda School District bonds	1,500 00	1,500 00	1,500 00
Madera School District bonds	4,500 00	4,500 00	4,500 00
Piedmont School District bonds	6,000 00	6,000 00	6,000 00
Simi School District bonds	1,800 00	1,800 00	1,800 00
Totals	\$58,400 00	\$59,635 00	\$60,835 00

AMOUNT LOANED ON STOCKS, BONDS, ETC.

	Par Value.	Amt. Loaned.	Market Value.
On certificates of capital stock and bonds of various solvent corporations, such as banks, street, cable, electric, road, and railroad bonds, etc.	\$676,590 00	\$233,845 00	\$561,785 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for hay, grain, beans, etc., in country warehouses (all within the State of California)	\$13,000 00	\$13,000 00
Warehouse receipts for grain, etc. (security possibly impaired)	7,869 03	7,869 03
Passbooks of savings banks assigned	950 00	950 00
Totals	\$21,819 03	\$21,819 03

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$28,486 43
Union National Bank, Oakland	23,036 75
National Park Bank, New York	104,038 35
Chemical National Bank, New York	8,513 22
Total	\$164,074 75

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Collections on inland towns and other advances in course of adjustment	\$2,199 01	\$2,199 01

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$3,002,693 19
2. Number of deposit accounts open January 1, 1896	4,443
3. Number of deposit accounts opened during past year	983
4. Number of deposit accounts closed during past year	859
5. Amount deposited during past year	\$3,561,142 73
6. Amount withdrawn during past year	\$3,429,786 54
7. Amount of dividends or interest to depositors during past year	\$114,452 25
8. Rate per cent per annum of such dividends or interest—Term	4½% and 4¼%
9. Amount of dividends to stockholders during past year	\$24,000 00
10. Rate per cent per annum of same on paid-up capital	8%
11. Amount added to reserve fund during past year	\$15,000 00
12. Amount of gross earnings during past year	\$242,662 90
13. Amount of net earnings during past year	\$153,452 25
14. Number of deposits less than \$1,000	3,486
15. Number of deposits over \$1,000 and less than \$2,000	302
16. Number of deposits over \$2,000 and less than \$5,000	205
17. Number of deposits over \$5,000	90
18. Average amount of each savings deposit account January 1, 1896	\$639 43

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 12, 1896.)

Resources.		Liabilities.	
Bank premises	\$68,500 00	Capital paid up	\$300,000 00
Other real estate	70,193 38	Reserve fund	15,000 00
Invested in stocks, bonds, and warrants	177,740 55	Due depositors	2,908,311 86
Loans on real estate	2,284,599 52	Interest collected	57,989 12
Loans and discounts	552,704 81	Rents, exchange, etc.	501 15
Cash balances	66,814 03	Dividends unpaid	535 66
Due from banks and bankers	139,558 38	Profit and loss	90,000 00
Furniture, fixtures, etc.	3,000 00	Other liabilities	1,713 14
Expenses, taxes, etc.	10,527 83		
Other assets	407 43		
Total resources	\$3,374,050 93	Total liabilities	\$3,374,050 93

UNION SAVINGS BANK—PASADENA.

(Incorporated February 1, 1895.)

Showing its Financial Condition at Close of Business on July 31, 1896.

R. EASON, President.

CHAS. A. SMITH, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$83,695 00	Capital paid in coin	\$25,000 00
Money on hand	667 58	Due depositors	77,550 72
Checks and other cash items	203 70	Interest	2,353 14
Due from banks and bankers	14,254 14	Exchange	57 52
Furniture and fixtures	1,560 53	Brokerage	122 28
Expenses	3,687 71		
Rent	1,015 00		
Total resources	\$105,083 66	Total liabilities	\$105,083 66

The amount of capital stock \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: R. Eason, 150; A. R. Metcalfe, 11; H. C. Durand, 25; Norman Bridge, 60; Chas. A. Smith, 10. Total number of shares held by the Directors is 256 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$70,495 00	\$221,000 00
Riverside	10,400 00	29,400 00
San Bernardino	2,500 00	10,000 00
Orange	300 00	750 00
Totals	\$83,695 00	\$261,150 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank of Pasadena	\$3,206 87
Pasadena National Bank	142 17
State Bank of Chicago	10,905 10
Total	\$14,254 14

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$51,803 36	
2. Number of deposit accounts open January 1, 1896	269	
3. Number of deposit accounts opened since March 6, 1895	425	
4. Number of deposit accounts closed since March 6, 1895	156	
5. Amount deposited since March 6, 1895	\$173,541 89	
6. Amount withdrawn since March 6, 1895	\$121,738 53	
7. Amount of dividends or interest to depositors since March 6, 1895	\$718 87	
8. Rate per cent per annum of such dividends or interest { Term	5%	
	{ Ordinary	3%
12. Amount of gross earnings since March 6, 1895	\$2,513 61	
14. Number of deposits less than \$1,000	257	
15. Number of deposits over \$1,000 and less than \$2,000	7	
16. Number of deposits over \$2,000 and less than \$5,000	5	
17. Number of deposits over \$5,000	0	
18. Average amount of each deposit account January 1, 1896	\$192 32	

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 21, 1896.)

Resources.		Liabilities.	
Loans on real estate	\$65,669 49	Capital paid up	\$25,000 00
Cash balances	3,119 06	Due depositors	64,885 43
Due from banks and bankers	17,880 79	Interest collected	1,185 39
Furniture, fixtures, etc.	1,560 53	Rents, exchange, etc.	96 59
Expenses, taxes, etc.	2,937 54		
Total resources	\$91,167 41	Total liabilities	\$91,167 41

SAVINGS BANK OF REDLANDS.

(Incorporated June 30, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

F. P. MORRISON, President.

JOHN W. WILSON, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$5,618 58	Capital paid in coin.....	\$5,000 00
Loans on real estate.....	45,108 33	Profit and loss and contin-	
Money on hand.....	1,234 87	gent fund.....	1,688 56
Due from First National Bank		Due depositors.....	68,073 33
of Redlands.....	22,795 16		
Expenses.....	5 00		
Total resources.....	\$74,761 94	Total liabilities.....	\$74,761 94

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Park, 50; F. P. Morrison, 216; Geo. A. Cook, 50; J. S. Edwards, 50; S. C. Haver, 10; A. G. Hubbard, 50; E. H. Spoor, 60. Total number of shares held by the Directors is 486 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	\$5,618 58	\$6,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino.....	\$42,233 33	\$90,000 00
Riverside.....	2,875 00	8,000 00
Totals.....	\$45,108 33	\$98,000 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896.....	\$62,074 78
2. Number of deposit accounts open January 1, 1896.....	277
3. Number of deposit accounts opened during past year.....	127
4. Number of deposit accounts closed during past year.....	91
5. Amount deposited during past year.....	\$74,025 57
6. Amount withdrawn during past year.....	\$52,195 80
7. Amount of dividends or interest to depositors during past year.....	\$2,016 13
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>5%</div> <div>Ordinary</div> <div>3.60%</div> </div>
9. Amount of dividends to stockholders during past year.....	None.
10. Rate per cent per annum of same on paid-up capital.....	None.
11. Amount added to reserve fund during past year.....	None.
12. Amount of gross earnings during past year.....	\$1,409 77
13. Amount of net earnings during past year.....	\$275 48
14. Number of deposits less than \$1,000.....	262
15. Number of deposits over \$1,000 and less than \$2,000.....	13
16. Number of deposits over \$2,000 and less than \$5,000.....	1
17. Number of deposits over \$5,000.....	1
18. Average amount of each deposit account January 1, 1896.....	\$224 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 30, 1895.)

Resources.		Liabilities.	
Real estate.....	\$3,868 19	Capital paid up.....	\$5,000 00
Loans on real estate.....	38,850 00	Due depositors.....	59,710 13
Cash balances.....	408 36	Interest collected.....	468 34
Due from banks and bankers.....	23,369 99	Profit and loss.....	1,360 57
Expenses, taxes, etc.....	42 50		
Total resources.....	\$66,539 04	Total liabilities.....	\$66,539 04

RIVERSIDE SAVINGS BANK AND TRUST COMPANY.

(Incorporated September 10, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

JOHN J. HEWITT, President.

STANLEY J. CASTLEMAN, Secretary.

Resources.		Liabilities.	
Real estate taken for debt	\$19,494 43	Capital paid in coin	\$15,000 00
Loans on real estate	127,651 75	Reserve fund	3,000 00
Money on hand.....	699 23	Profit and loss and contin-	
Due from First National Bank		gent fund.....	236 00
of Riverside	26,557 07	Due depositors	159,183 35
Expenses	501 78		
Interest paid.....	147 85		
Profit and loss.....	2,367 24		
Total resources	\$177,419 35	Total liabilities	\$177,419 35

The amount of capital stock is \$15,000; amount subscribed is \$15,000; amount paid in coin is \$15,000. The total number of shares of stock issued is 150 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. S. Castleman, 18; J. J. Hewitt, 20 $\frac{1}{4}$; A. P. Johnson, 15; L. C. Waite, 9; J. A. Simms, 3 $\frac{3}{4}$; S. McCoy, 6 $\frac{3}{4}$; John McFarland, 6; A. H. Naftzger, 7 $\frac{1}{2}$; T. H. B. Chamblin, 3. Total number of shares held by the Directors is 88 $\frac{3}{4}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Riverside.....	\$19,494 43	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside.....	\$106,914 20	\$260,000 00
San Bernardino.....	20,737 55	40,000 00
Totals	\$127,651 75	\$300,000 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$123,533 78
2. Number of deposit accounts open January 1, 1896	420
3. Number of deposit accounts opened during past year	217
4. Number of deposit accounts closed during past year	73
5. Amount deposited during past year	\$189,982 36
6. Amount withdrawn during past year	\$137,860 93
7. Amount of dividends or interest to depositors during past year	\$5,129 78
8. Rate per cent per annum of such dividends or interest—Term	5%
9. Amount of dividends to stockholders during past year	None.
10. Rate per cent per annum of same on paid-up capital	None.
11. Amount added to reserve fund during past year	None.
12. Amount of gross earnings during past year	\$8,040 48
13. Amount of net earnings during past year	None.
14. Number of deposits less than \$1,000	384
15. Number of deposits over \$1,000 and less than \$2,000	25
16. Number of deposits over \$2,000 and less than \$5,000	8
17. Number of deposits over \$5,000	3
18. Average amount of each deposit account January 1, 1896	\$294 13

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 15, 1895.)

Resources.		Liabilities.	
Real estate	\$6,488 28	Capital paid up	\$15,000 00
Loans on real estate	99,823 70	Reserve fund	3,000 00
Cash balances	2,472 58	Due depositors	118,403 86
Due from banks and bankers	26,328 30	Interest collected	2,864 70
Expenses, etc.	3,296 29		
Taxes	814 76		
Other assets	44 65		
Total resources	\$139,268 56	Total liabilities	\$139,268 56

FARMERS AND MECHANICS SAVINGS BANK—SACRAMENTO.

(Incorporated September 20, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

B. U. STEINMAN, President.

D. D. WHITEBECK, Cashier.

Resources.		Liabilities.	
Bank premises	\$75,673 34	Capital paid in coin	\$150,000 00
Real estate taken for debt	143,614 87	Reserve fund	23,465 22
Loans on real estate	457,765 20	Profit and loss and contin- gent fund	4,981 20
Money on hand	22,558 75	Due depositors	557,544 93
Due from banks and bankers	32,626 26	Dividends unpaid	60 00
Furniture and fixtures	2,000 00	Interest	2,259 26
Expenses	987 95	Rental earnings	505 40
Taxes	216 41	Miscellaneous earnings	7 69
Other assets	3,380 97		
Total resources	\$738,823 75	Total liabilities	\$738,823 75

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: B. U. Steinman, 500; Solomon Runyon, 450; E. K. Alsip, 150; J. M. Stephenson, 150; Dwight Hollister, 200; Geo. H. Smith, 200; C. H. Cummings, 100. Total number of shares held by the Directors is 1,750 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Placer	\$10,527 57	\$16,000 00
Sacramento	67,171 86	90,500 00
Amador	8,818 74	9,000 00
Colusa	6,376 27	6,000 00
Fresno	30,952 38	40,000 00
Alameda	2,065 48	2,000 00
Solano	17,702 57	19,500 00
Totals	\$143,614 87	\$183,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Yolo	\$39,622 00	\$66,500 00
Sutter	11,500 00	27,000 00
San Joaquin	20,000 00	46,000 00
Washoe (State of Nevada)	44,800 00	96,000 00
Solano	16,165 00	30,000 00
El Dorado	4,000 00	9,000 00
Lake	2,200 00	5,000 00
Nevada	5,700 00	12,000 00
Yuba	22,355 00	45,000 00
Contra Costa	5,800 00	12,000 00
Amador	2,000 00	6,000 00
Napa	50,000 00	80,000 00
Glenn	6,000 00	15,000 00
Placer	46,980 00	95,000 00
Sacramento	160,093 20	372,500 00
San Francisco	4,000 00	10,000 00
Butte	1,300 00	5,000 00
Fresno	15,250 00	28,000 00
Totals	\$457,765 20	\$960,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of D. O. Mills & Co., Sacramento	\$19,862 85
Crocker-Woolworth National Bank, San Francisco	5,245 59
California State Bank, Sacramento	7,517 82
Total	\$32,626 26

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Dividend account	\$339 90
Five-cent stamp system	467 80
Insurance	183 53
Insurance bond	7 44
Estate R. O. McMillian	61 45
J. E. McMillian	92 22
F. E. and M. E. Manlove	1,864 57
Mrs. G. B. Maxwell	126 11
Moseley-Miles	28 15
Giantvalley-Veil	23 37
J. H. Close	153 93
W. M. Fowler	27 50
Total	\$3,380 97

The amount of capital stock is \$225,500; amount subscribed is \$410,000; amount paid in coin is \$225,500. The total number of shares of stock issued is 410,000 shares; the amount paid on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Beckman, 81,918; J. L. Huntton, 32,210; Wm. Johnston, 2,661; E. J. Croly, 5,554; G. M. Hayton, 7,140. Total number of shares held by the Directors is 129,483 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	(Exclusive of bank premises.)	Cost on Books.
Glenn		\$50,830 61
Tehama		51,485 10
Colusa		16,984 38
Sacramento		13,090 48
Fresno		26,704 23
Total		\$159,094 80

The aggregate value of this real estate is believed to be equal to the total amount at which it stands on our books debited, \$159,094 80.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.*
Butte	\$18,003 90	\$33,800 00
Colusa	39,400 00	66,200 00
Glenn	57,587 85	114,000 00
El Dorado	5,968 46	12,000 00
Fresno	90,921 78	174,000 00
Lassen	19,020 25	33,500 00
Placer	94,914 17	176,000 00
Sacramento City	48,517 55	96,000 00
Sacramento County	75,524 83	145,000 00
Madera	2,293 50	4,000 00
Stanislaus	36,159 47	70,000 00
San Joaquin	43,311 61	72,600 00
Solano	24,675 33	41,400 00
Sutter	8,650 00	16,500 00
Tulare	9,390 37	19,000 00
Tehama	58,512 63	111,000 00
Yolo	5,013 33	9,000 00
Yuba	11,657 00	20,000 00
Humboldt	20,250 00	37,000 00
Washoe (State of Nevada)	44,036 08	87,000 00
Totals	\$713,808 11	\$1,338,000 00

*Estimated value at time loans were made.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co's Bank, San Francisco	\$19,073 56
Crocker-Woolworth National Bank, San Francisco	4,647 59
California State Bank, Sacramento	10,000 00
National Bank of D. O. Mills & Co., Sacramento	10,000 00
Total	\$43,721 15

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Grain account	\$2 65
Unsecured notes	9 00
Commissions paid	40 00
Total	\$51 65

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$673,132 03
2. Number of deposit accounts open January 1, 1896	1,482
3. Number of deposit accounts opened during past year	390
4. Number of deposit accounts closed during past year	262

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT..

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	\$238,745 79	\$240,000 00
Tulare	103,380 02	104,000 00
Madera	30,351 47	30,500 00
Kings	57,529 39	57,600 00
Tehama	12,933 51	13,000 00
Stanislaus	50,847 96	51,000 00
Kern	15,601 91	15,650 00
Butte	13,693 28	13,700 00
Placer	1,250 40	1,300 00
Colusa	9,699 44	9,700 00
Sacramento	42,961 31	43,000 00
Lake	2,964 68	3,000 00
Merced	34,570 08	34,600 00
Totals	\$614,529 24	\$617,050 00

The above property is charged with amount of original loans, the interest and expenses having been charged to the reserve fund.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.*
Fresno	\$665,891 66	\$1,150,000 00
Tulare	272,075 95	475,000 00
Kings	218,630 40	375,000 00
Sacramento	300,807 68	520,000 00
Stanislaus	380,526 94	660,000 00
Colusa	17,464 86	30,000 00
Glenn	324,181 38	550,000 00
Merced	125,101 31	225,000 00
Placer	70,853 35	125,000 00
Solano	31,005 14	55,000 00
El Dorado	4,891 90	9,000 00
Sutter	57,760 28	100,000 00
San Joaquin	514,797 44	100,000 00
Nevada	4,963 60	9,000 00
Tehama	401 70	700 00
Yolo	70,923 32	125,000 00
Yuba	12,525 00	22,000 00
Amador	5,825 30	10,000 00
Butte	52,822 25	90,000 00
Calaveras	1,000 00	1,700 00
Kern	5,321 90	10,000 00
Madera	98,644 71	170,000 00
Napa	100 00	200 00
Tuolumne	7,885 00	14,000 00
Mariposa	7,500 00	13,000 00
Totals	\$2,791,901 07	\$4,839,600 00

* Estimated value when loans were made.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of D. O. Mills & Co., Sacramento	\$9,500 00
California State Bank, Sacramento	8,500 00
Pacific Bank, San Francisco	10,215 64
Merchants Exchange National Bank, New York	1,169 34
Nevada Bank, San Francisco	8,695 00
Crocker-Woolworth National Bank, San Francisco	6,981 07
Total	\$45,061 05

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$3,438,099 00
2. Number of deposit accounts open January 1, 1896	4,601
3. Number of deposit accounts opened during past year	1,537
4. Number of deposit accounts closed during past year	1,227

5. Amount deposited during past year			\$1,525,841 00
6. Amount withdrawn during past year			\$1,354,165 00
7. Amount of dividends or interest to depositors during past year			\$133,223 00
8. Rate per cent per annum of such dividends or interest	{ Term	5% and 4.40%	
		{ Ordinary	3 3/4% and 3.30%
9. Amount of dividends to stockholders during past year			\$16,600 00
10. Rate per cent per annum of same on paid-up capital		5% and 3.30%	
Paid for trustee sales			\$71,071 00
11. Amount added to reserve fund during past year			\$71,022 00
12. Amount of gross earnings during past year			\$287,596 00
13. Amount of net earnings during past year			\$184,301 00
14. Number of deposits less than \$1,000			3,707
15. Number of deposits over \$1,000 and less than \$2,000			482
16. Number of deposits over \$2,000 and less than \$5,000			316
17. Number of deposits over \$5,000			96
18. Average amount of each deposit account January 1, 1896			\$747 00

BANK COMMISSIONERS' REPORT AND EXAMINATION. .

(At close of business on July 25, 1895.)

Resources.		Liabilities.	
Bank premises	\$25,000 00	Capital paid up	\$400,000 00
Other real estate	385,268 12	Reserve fund	50,076 45
Loans on real estate	3,031,350 23	Due depositors	3,382,602 45
Cash balances	463,753 53	Due banks and bankers	713 52
Due from banks and bankers	36,331 95	Interest collected	6,769 55
Expenses, taxes, etc.	251 85	Rents, exchange, etc.	558 84
Other assets	22,577 12	Dividends unpaid	71,000 00
		Profit and loss	50,921 69
		Other liabilities	1,890 30
Total resources	\$3,964,532 80	Total liabilities	\$3,964,532 80

ORANGE COUNTY SAVINGS BANK—SANTA ANA.

(Incorporated April 8, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

N. PALMER, President.

C. F. MANSUR, Cashier.

Resources.		Liabilities.	
Bank premises	\$9,452 36	Capital paid in coin	\$20,000 00
Real estate taken for debt	7,077 37	Reserve fund	4,000 00
Miscellaneous bonds	1,450 00	Profit and loss and con-	
Loans on real estate	152,469 92	tingent fund	1,454 27
Loans on stocks	460 00	Due depositors	163,108 29
Money on hand	8,331 03	Dividends unpaid	372 00
Checks and other cash items	68 00	Rent collected	97 50
Due from banks and bankers	4,900 16	Stamp deposit	19 00
Furniture and fixtures	4,487 92		
Expenses	304 30		
Total resources	\$189,051 06	Total liabilities	\$189,051 06

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 100 shares; the amount paid on each share of stock is \$200.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 10; D. Halladay, 10; J. A. Turner, 12; I. N. Rafferty, 10; C. D. Ball, 2. Total number of shares held by the Directors is 44 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange.....	\$7,077 37	\$9,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$300 00	\$1,000 00
Orange	137,649 92	320,000 00
Riverside	9,600 00	30,000 00
San Bernardino	1,020 00	2,500 00
San Diego	2,900 00	10,000 00
State of Iowa	1,000 00	5,000 00
Totals	\$152,469 92	\$368,500 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Tustin School District bonds.....	\$1,400 00	\$1,450 00	\$1,450 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
21 shares Home Mutual Building and Loan Association of Santa Ana.....	\$4,200 00	\$460 00	\$928 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank of Santa Ana.....	\$969 02
Commercial Bank of Santa Ana	3,703 66
Bank of Tustin.....	227 48
Total	\$4,900 16

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896.....	\$153,485 74
2. Number of deposit accounts open January 1, 1896	745
3. Number of deposit accounts opened during past year	323
4. Number of deposit accounts closed during past year.....	132
5. Amount deposited during past year	\$427,818 62
6. Amount withdrawn during past year	\$412,512 65
7. Amount of dividends or interest to depositors during past year.....	\$5,015 01
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary ...</div> </div> <div> <div>5%</div> <div>3%</div> </div>
9. Amount of dividends to stockholders during past year.....	\$1,600 00
10. Rate per cent per annum of same on paid-up capital.....	8%
11. Amount added to reserve fund during past year	\$500 00
12. Amount of gross earnings during past year	\$11,118 09
13. Amount of net earnings during past year	\$3,250 23
14. Number of deposits less than \$1,000	714
15. Number of deposits over \$1,000 and less than \$2,000	16
16. Number of deposits over \$2,000 and less than \$5,000.....	13
17. Number of deposits over \$5,000	2
18. Average amount of each deposit account January 1, 1896.....	\$206 02

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 28, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$9,452 36	Capital paid up.....	\$20,000 00
Other real estate.....	6,325 90	Reserve fund.....	3,200 00
Invested in stocks, bonds, and warrants.....	2,095 50	Due depositors.....	151,366 40
Loans on real estate.....	147,730 67	Due banks and bankers.....	336 65
Cash balances.....	4,553 49	Interest collected.....	1,482 15
Due from banks and bankers.....	2,213 60	Rents, exchange, etc.....	52 25
Furniture, fixtures, etc.....	4,487 92	Dividends unpaid.....	64 00
Expenses, taxes, etc.....	711 90	Profit and loss.....	1,106 85
Other assets.....	49 89	Other liabilities.....	12 93
Total resources.....	\$177,621 23	Total liabilities.....	\$177,621 23

SANTA BARBARA SAVINGS AND LOAN BANK.

(Incorporated March 19, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

GEO. S. EDWARDS, President.

W. B. METCALF, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$3,750 00	Capital paid in coin.....	\$10,000 00
United States bonds.....	5,737 56	Reserve fund.....	3,774 10
Miscellaneous bonds.....	4,939 53	Due depositors.....	273,343 35
County warrants.....	13,195 79		
Loans on real estate.....	218,524 80		
Due from Commercial Bank.....	40,414 47		
Furniture and fixtures.....	150 00		
Expenses.....	350 70		
Taxes.....	54 60		
Total resources.....	\$287,117 45	Total liabilities.....	\$287,117 45

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. S. Edwards, 515; E. B. Hall, 10; Hugh D. Vail, 100; Joseph Sexton, 50; James H. Blood, 25; W. C. Show, 20; Alfred Edwards, 70. Total number of shares held by the Directors is 790 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Barbara.....	\$3,750 00	\$3,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura.....	\$7,140 00	\$14,500 00
San Luis Obispo.....	150 00	500 00
Santa Barbara.....	211,234 80	435,500 00
Totals.....	\$218,524 80	\$450,500 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds of 1925.....	\$5,000 00	\$5,737 56	\$5,737 56
School bonds.....	4,600 00	4,939 53	4,939 53
Totals.....	\$9,600 00	\$10,677 09	\$10,677 09

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$212,864 68
2. Number of deposit accounts open January 1, 1896	690
3. Number of deposit accounts opened during past year.....	249
4. Number of deposit accounts closed during past year.....	112
5. Amount deposited during past year.....	\$123,363 82
6. Amount withdrawn during past year.....	\$79,203 19
7. Amount of dividends or interest to depositors during past year.....	\$6,928 93
8. Rate per cent per annum of such dividends or interest—Term.....	4%
9. Amount of dividends to stockholders during past year	\$1,000 00
10. Rate per cent per annum of same on paid-up capital	10%
11. Amount added to reserve fund during past year.....	\$1,817 87
12. Amount of gross earnings during past year.....	\$14,411 71
13. Amount of net earnings during past year.....	\$2,817 87
14. Number of deposits less than \$1,000.....	627
15. Number of deposits over \$1,000 and less than \$2,000.....	46
16. Number of deposits over \$2,000 and less than \$5,000.....	15
17. Number of deposits over \$5,000.....	2
18. Average amount of each deposit account January 1, 1896	\$308 49

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 26, 1896.)

Resources.		Liabilities.	
Real estate.....	\$3,750 00	Capital paid up.....	\$10,000 00
Invested in stocks, bonds, and warrants.....	12,214 52	Due depositors.....	254,179 95
Loans on real estate.....	210,931 80	Interest collected.....	4,848 46
Due from banks and bankers.....	41,564 80	Profit and loss.....	5,950 65
Expenses, taxes, etc.....	2,365 90		
Other assets.....	4,152 04		
Total resources.....	\$274,979 06	Total liabilities.....	\$274,979 06

SAVINGS BANK OF SAN BERNARDINO.

(Incorporated December 2, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

JOHN ANDRESON, President.

S. F. ZOMBRO, Secretary and Treasurer.

Resources.		Liabilities.	
Real estate taken for debt	\$2,746 07	Capital paid in coin.....	\$10,000 00
Loans on real estate.....	42,965 87	Reserve fund.....	1,200 00
Money on hand.....	67 88	Profit and loss and contin-	
Due from Farmers Exchange		gent fund.....	701 42
Bank, San Bernardino.....	3,388 66	Due depositors.....	38,977 58
Expenses.....	1,710 52		
Total resources.....	\$50,879 00	Total liabilities.....	\$50,879 00

CITY SAVINGS BANK—SANTA CRUZ.

(Incorporated December 6, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

L. K. BALDWIN, President.

W. D. HASLAM, Cashier.

Resources.		Liabilities.	
Loans on real estate ..	\$359,418 63	Capital paid in coin.....	\$17,070 00
Money on hand.....	13,045 30	Reserve fund	27,064 20
Due from City Bank of Santa Cruz	32,500 00	Profit and loss and contingent fund.....	2,058 96
Furniture and fixtures	1,986 32	Due depositors	359,454 16
Expenses	251 56	Dividends unpaid	439 00
Other assets	244 27	Interest.....	1,359 75
		Exchange.....	01
Total resources	\$407,446 08	Total liabilities	\$407,446 08

The amount of capital stock is \$300,000; amount subscribed is \$170,700; amount paid in coin is \$17,070. The total number of shares of stock issued is 1,707 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 170; F. A. Hihn, 432; A. Russell, 40; M. A. Buckley, 152; I. L. Thurber, 154; O. H. Wilbur, 50; C. A. Rice, 5. Total number of shares held by the Directors is 1,003 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$264,540 48	\$495,000 00
Santa Clara	14,154 40	25,600 00
Monterey	25,740 00	48,000 00
San Benito	7,888 20	15,500 00
San Luis Obispo	44,095 55	75,000 00
Kings	3,000 00	6,000 00
Totals	\$359,418 63	\$665,100 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$358,565 17
2. Number of deposit accounts open January 1, 1896	746
3. Number of deposit accounts opened during past year	323
4. Number of deposit accounts closed during past year	267
5. Amount deposited during past year	\$192,433 80
6. Amount withdrawn during past year	\$142,747 67
7. Amount of dividends or interest to depositors during past year	\$14,779 85
8. Rate per cent per annum of such dividends or interest—Ordinary	5%
9. Amount of dividends to stockholders during past year	\$3,409 00
10. Rate per cent per annum of same on paid-up capital	20%
11. Amount added to reserve fund during past year	\$209 20
12. Amount of gross earnings during past year	\$24,605 02
13. Amount of net earnings during past year	\$4,185 02
14. Number of deposits less than \$1,000	665
15. Number of deposits over \$1,000 and less than \$2,000	44
16. Number of deposits over \$2,000 and less than \$5,000	31
17. Number of deposits over \$5,000	6
18. Average amount of each deposit account January 1, 1896	\$480 65

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 20, 1896.)

Resources.		Liabilities.	
Real estate	\$1,326 99	Capital paid up	\$17,070 00
Loans on real estate	359,942 99	Reserve fund	27,064 20
Cash balances	8,589 90	Due depositors	351,282 35
Due from banks and bankers	32,500 00	Interest collected	6,996 14
Furniture, fixtures, etc.	1,975 12	Dividends unpaid	330 00
Expenses	1,223 60	Profit and loss	4,715 40
Taxes	1,767 39		
Suspense	132 10		
Total resources	\$407,458 09	Total liabilities	\$407,458 09

PEOPLE'S SAVINGS BANK—SANTA CRUZ.

(Incorporated April 26, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

HENRY WILLEY, President.

A. A. MOREY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$13,270 00	Capital paid in coin	\$8,035 00
Loans on real estate	124,474 40	Profit and loss and contin-	
Money on hand	16,773 17	gent fund	2,780 75
Due from Bank of Hollister ..	5,000 00	Due depositors	149,539 31
Furniture and fixtures	1,395 71	Other liabilities	621 75
Expenses	58 13		
Other assets	5 40		
Total resources	\$160,976 81	Total liabilities	\$160,976 81

The amount of capital stock is \$100,000; amount subscribed is \$80,350; amount paid in coin is \$8,035. The total number of shares of stock issued 1,607 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Hotaling, 200; Henry Willey, 132; Wm. Rennie, 25; D. McPherson, 123; D. C. Clark, 15; J. S. Green, 105; Wm. Russell, 20. Total number of shares held by the Directors is 620 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$13,270 00	\$18,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	\$30,400 00	\$78,000 00
Santa Cruz	94,074 40	202,200 00
Totals	\$124,474 40	\$280,200 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$128,079 65
2. Number of deposit accounts open January 1, 1896	265
3. Number of deposit accounts opened during past year	175
4. Number of deposit accounts closed during past year	92
5. Amount deposited during past year	\$84,982 34
6. Amount withdrawn during past year	\$40,113 71
7. Amount of dividends or interest to depositors during past year	\$4,695 45
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div>
13. Amount of net earnings to January 1, 1896	\$1,661 49
14. Number of deposits less than \$1,000	232
15. Number of deposits over \$1,000 and less than \$2,000	21
16. Number of deposits over \$2,000 and less than \$5,000	8
17. Number of deposits over \$5,000	4
18. Average amount of each deposit account January 1, 1896	\$483 32

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 20, 1896.)

Resources.		Liabilities.	
Real estate	\$13,270 00	Capital paid up	\$8,035 00
Loans on real estate	126,080 00	Due depositors	142,803 77
Cash balances	8,764 63	Interest collected	1,865 20
Due from banks and bankers	5,000 00	Rents, exchange, etc.	1,475 00
Furniture, fixtures, etc.	1,395 71	Profit and loss	1,661 49
Expenses, taxes, etc.	1,212 62		
Other assets	117 50		
Total resources	\$155,840 46	Total liabilities	\$155,840 46

SANTA CRUZ BANK OF SAVINGS AND LOAN.

(Incorporated March, 1870.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WM. T. JETER, President.

F. G. MENEFFEE, Cashier.

Resources.		Liabilities.	
Bank premises	\$20,429 70	Capital paid in coin	\$50,000 00
Real estate taken for debt	28,335 42	Reserve fund	13,600 00
Loans on real estate	421,141 01	Profit and loss and contingent fund	255 07
Loans on bonds	45,000 00	Due depositors	565,387 50
Money on hand	9,029 75	Dividends unpaid	100 00
Due from Bank of Santa Cruz County	100,000 00	Interest	440 35
Furniture and fixtures	3,000 00		
Expenses	306 54		
Taxes	2,500 00		
Biennial statement account	40 50		
Total resources	\$629,782 92	Total liabilities	\$629,782 92

The amount of capital stock is \$500,000; amount subscribed is \$250,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. T. Jeter, 7; P. B. Fagen, 345; B. F. Porter, 100; R. Thompson, 65; F. W. Ely, 10; Frank O'Neill, 12; F. G. Menefee, 3. Total number of shares held by the Directors is 542 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	(Exclusive of bank premises.)	Cost on Books.	Market Value.
Santa Cruz		\$28,335 42	\$28,335 42

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	\$5,000 00	\$15,000 00
Colusa	1,650 00	3,500 00
State of Washington	15,000 00	15,000 00
Monterey	6,008 07	10,000 00
Santa Cruz	393,482 94	600,000 00
Totals	\$421,141 01	\$643,500 00

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
60 Santa Cruz Electric Railway bonds	\$60,000 00	\$45,000 00	\$60,000 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896.	\$605,562 25
2. Number of deposit accounts open January 1, 1896.	1,083
3. Number of deposit accounts opened during past year	204
4. Number of deposit accounts closed during past year	164
5. Amount deposited during past year	\$276,426 83
6. Amount withdrawn during past year	\$220,936 44
7. Amount of dividends or interest to depositors during past year	\$26,283 90
8. Rate per cent per annum of such dividends or interest—Ordinary	5% and 4½%
9. Amount of dividends to stockholders during past year	\$5,000 00
10. Rate per cent per annum of same on paid-up capital	10%
11. Amount added to reserve fund during past year	\$525 00
12. Amount of gross earnings during past year	\$45,297 38
13. Amount of net earnings during past year	\$5,661 78
14. Number of deposits less than \$1,000	936
15. Number of deposits over \$1,000 and less than \$2,000	91
16. Number of deposits over \$2,000 and less than \$5,000	43
17. Number of deposits over \$5,000	13
18. Average amount of each deposit account January 1, 1896	\$559 15

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 18, 1896.)

Resources.		Liabilities.	
Bank premises	\$20,429 70	Capital paid up	\$50,000 00
Other real estate	28,335 42	Reserve fund	13,600 00
Loans on real estate	466,892 96	Due depositors	578,205 37
Cash balances	21,877 64	Interest collected	4,953 27
Due from banks and bankers	100,000 00	Dividends unpaid	100 00
Furniture, fixtures, etc.	3,000 00	Profit and loss	711 88
Expenses, taxes, etc.	7,034 80		
Total resources	\$647,570 52	Total liabilities	\$647,570 52

SAN DIEGO SAVINGS BANK.

(Incorporated April 15, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. W. SEFTON, President.

M. T. GILMORE, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$30,530 16	Capital paid in coin.....	\$40,000 00
Miscellaneous bonds.....	3,700 00	Reserve fund.....	1,000 00
County warrants.....	60 00	Profit and loss and contin-	
Loans on real estate.....	203,638 86	gent fund.....	3,609 24
Loans on other securities.....	358 42	Due depositors.....	208,670 31
Money on hand.....	3,245 28		
Due from banks and bankers.....	9,284 91		
Furniture and fixtures.....	2,074 62		
Expenses.....	387 30		
Total resources.....	\$253,279 55	Total liabilities.....	\$253,279 55

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Sefton, 549; Geo. Hannahs, 200; O. J. Stough, 250; J. Gruendike, 190; H. Roach, 150; D. F. Garrettson, 6; M. T. Gilmore, 45. Total number of shares held by the Directors is 1,390 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$29,030 16	\$29,030 16
Riverside.....	1,500 00	1,500 00
Totals.....	\$30,530 16	\$30,530 16

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego.....	\$188,638 86	\$350,000 00
San Francisco.....	15,000 00	35,000 00
Totals.....	\$203,638 86	\$385,000 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
San Diego County school bonds.....	\$3,700 00	\$3,700 00	\$3,800 00
San Diego County warrants.....	60 00	60 00	60 00
Totals.....	\$3,760 00	\$3,760 00	\$3,860 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Pianos.....	\$358 42	\$450 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Diego.....	\$3,632 30
Wells, Fargo & Co.'s Bank, San Francisco.....	337 33
Fourth National Bank, New York.....	881 24
Bankers National Bank, Chicago.....	4,434 04
Total.....	\$9,284 91

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$192,560 18
2. Number of deposit accounts open January 1, 1896	765
3. Number of deposit accounts opened during past year	448
4. Number of deposit accounts closed during past year	409
5. Amount deposited during past year	\$325,646 31
6. Amount withdrawn during past year	\$311,762 07
7. Amount of dividends or interest to depositors during past year	\$6,737 86
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div>
9. Amount of dividends to stockholders during past year	\$1,200 00
10. Rate per cent per annum of same on paid-up capital	3%
12. Amount of gross earnings during past year	\$17,591 05
13. Amount of net earnings during past year	\$2,463 00
14. Number of deposits less than \$1,000	744
15. Number of deposits over \$1,000 and less than \$2,000	16
16. Number of deposits over \$2,000 and less than \$5,000	3
17. Number of deposits over \$5,000	2
18. Average amount of each deposit account January 1, 1896	\$253 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 30, 1895.)

Resources.		Liabilities.	
Real estate	\$33,468 41	Capital paid up	\$40,000 06
Loans on real estate	191,457 67	Reserve fund	500 00
Cash balances	7,133 97	Due depositors	187,183 84
Due from banks and bankers	1,355 71	Due banks and bankers	40 37
Furniture, fixtures, etc.	1,828 37	Interest collected	4,459 20
Expenses, taxes, etc.	1,430 64	Rents, exchange, etc.	515 48
		Profit and loss	3,883 20
		Other liabilities	92 68
Total resources	\$236,674 77	Total liabilities	\$236,674 77

SAVINGS BANK OF ST. HELENA.

(Incorporated January 15, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

F. BERINGER, President.

A. L. WILLIAMS, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$29,531 84	Capital paid in coin	\$10,000 00
Loans on real estate	70,750 00	Reserve fund	2,000 00
Due from banks and bankers	14,574 07	Profit and loss and contin-	
Expenses	121 15	gent fund	884 92
		Due depositors	102,092 14
Total resources	\$114,977 06	Total liabilities	\$114,977 06

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: F. Beringer, 25; D. O. Hunt, 100; Jacob Graf, 130; F. L. Alexander, 110; A. L. Williams, 20. Total number of shares held by the Directors is 385 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Napa	\$29,531 84	\$44,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa	\$70,750 00	\$165,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
The Carver National Bank, St. Helena	\$1,510 09
California Safe Deposit and Trust Company, San Francisco	13,063 98
Total	<u>\$14,574 07</u>

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$98,187 28
2. Number of deposit accounts open January 1, 1896	224
3. Number of deposit accounts opened during past year	80
4. Number of deposit accounts closed during past year	58
5. Amount deposited during past year	\$43,020 00
6. Amount withdrawn during past year	\$30,716 72
7. Amount of dividends or interest to depositors during past year	\$3,835 91
8. Rate per cent per annum of such dividends or interest—Term	4½%
9. Amount of dividends to stockholders during past year	\$800 00
10. Rate per cent per annum of same on paid-up capital	8%
11. Amount added to reserve fund during past year	\$500 00
12. Amount of gross earnings during past year	\$8,009 54
13. Amount of net earnings during past year	\$1,651 14
14. Number of deposits less than \$1,000	207
15. Number of deposits over \$1,000 and less than \$2,000	12
16. Number of deposits over \$2,000 and less than \$5,000	4
17. Number of deposits over \$5,000	3
18. Average amount of each deposit account January 1, 1896	\$449 05

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 8, 1896.)

Resources.		Liabilities.	
Real estate	\$29,531 84	Capital paid up	\$10,000 00
Loans on real estate	70,750 00	Reserve fund	2,000 00
Due from banks and bankers	15,179 70	Due depositors	102,695 47
Expenses, taxes, etc.	143 85	Interest collected	109 29
		Profit and loss	800 63
Total resources	<u>\$115,605 39</u>	Total liabilities	<u>\$115,605 39</u>

SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.

(Incorporated April 29, 1885.)

Showing its Financial Condition at Close of Business on July 31, 1896.

E. McLAUGHLIN, President.

J. E. AUZERATS, Cashier.

Resources.		Liabilities.	
Bank premises and safe deposit vaults.....	\$225,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	80,264 74	Reserve fund.....	225,000 00
United States bonds.....	267,213 03	Profit and loss and contingent fund.....	60,000 00
Miscellaneous bonds.....	419,551 00	Due depositors.....	1,984,053 64
Loans on real estate.....	932,180 63	Rents and exchange.....	1,206 51
Loans on stocks, bonds, and warrants.....	240,650 00	Interest and discount.....	7,365 88
Loans on personal security and overdrafts.....	155,139 43		
Money on hand.....	63,083 10		
Checks and other cash items..	1,666 73		
Due from banks and bankers..	184,957 97		
Furniture and fixtures.....	7,000 00		
Expenses.....	924 40		
Total resources.....	\$2,577,631 03	Total liabilities.....	\$2,577,631 03

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: E. McLaughlin, 4,000; M. P. O'Connor, 1,000; James Gillon, 200; A. E. Wilder, 100; J. E. Auzerats, 400. Total number of shares held by the Directors is 5,700 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Sacramento.....	\$64,000 00
Santa Clara.....	12,064 74
San Benito.....	4,200 00
Total.....	\$80,264 74

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Santa Clara.....	\$622,302 97
Mendocino and Sonoma.....	22,500 00
Fresno.....	26,000 00
Monterey.....	44,300 00
Shasta.....	75,000 00
San Mateo.....	2,500 00
Tulare.....	17,000 00
San Luis Obispo.....	33,348 66
San Bernardino.....	65,000 00
Los Angeles.....	10,729 00
San Benito.....	3,500 00
Alameda.....	10,600 00
Total.....	\$932,180 63
Market value unknown, but well secured.	

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
United States bonds	\$244,050 00	\$267,213 03
Railroad bonds	398,000 00	90,650 00
Municipal bonds		98,000 00
Irrigation bonds		5,100 00
Water Company bonds		58,310 00
Cable Railway bonds		158,010 00
County school bonds		9,481 00
Totals	\$642,050 00	\$686,764 03

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.
Railroad and local bonds, stocks, warrants, and warehouse receipts	\$240,650 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
On deposit in New York, San Francisco, London, Paris, and Dublin	\$184,957 97

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 27, 1895.)

Resources.		Liabilities.	
Bank premises	\$225,000 00	Capital paid up	\$300,000 00
Other real estate	72,347 04	Reserve fund	220,000 00
Invested in stocks, bonds, and warrants	429,986 00	Due depositors	1,950,806 72
Loans and discounts	1,422,908 15	Interest collected	41,873 45
Cash balances	91,577 77	Rents, exchange, etc.	7,256 86
Due from banks and bankers	306,334 13	Contingent account	50,000 00
Furniture, fixtures, etc.	7,000 00		
Expenses, taxes, etc.	14,783 94		
Total resources	\$2,569,937 03	Total liabilities	\$2,569,937 03

SECURITY SAVINGS BANK OF SAN JOSÉ.

(Incorporated June 23, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

FRANK STOCK, President.

PAUL P. AUSTIN, Secretary.

Resources.		Liabilities.	
Real estate taken for debt	\$31,895 74	Capital paid in coin	\$50,000 00
Loans on real estate	320,865 97	Profit and loss and contin-	
Money on hand	1,676 15	gent fund	5,787 06
Due from First National Bank of San José	1,061 18	Due depositors	300,967 31
Furniture and fixtures	860 80	Discount and interest	1,508 40
Expenses	462 85		
Taxes	31 86		
Other assets	1,408 22		
Total resources	\$358,262 77	Total liabilities	\$358,262 77

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Paul P. Austin, 645; H. Booksin, 340; H. Curtner, 340; W. S. Clayton, 10; A. King, 680; L. G. Nesmith, 340; Frank Stock, 30. Total number of shares held by the Directors is 2,385 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	(Exclusive of bank premises.)	
	Cost on Books.	Market Value.
Santa Clara	\$18,013 67	\$19,000 00
Santa Cruz	2,250 08	2,000 00
Kern	11,631 99	15,000 00
Totals	\$31,895 74	\$36,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$248,211 97	\$610,000 00
San Mateo	5,430 50	7,110 00
Kings	450 00	800 00
Santa Cruz	11,900 00	30,700 00
Tulare	3,000 00	6,000 00
Santa Barbara	2,600 00	5,000 00
Kern	7,500 00	18,000 00
Monterey	14,527 65	36,000 00
San Benito	17,145 85	49,000 00
San Luis Obispo	500 00	2,000 00
Fresno	9,600 00	20,000 00
Totals	\$320,865 97	\$784,610 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Loan expense account	\$1,207 44
Other taxes	124 33
Insurance	76 45
Total	\$1,408 22

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896					\$338,161 00
2. Number of deposit accounts open January 1, 1896					1,165
3. Number of deposit accounts opened during past year					414
4. Number of deposit accounts closed during past year					333
5. Amount deposited during past year					\$279,677 59
6. Amount withdrawn during past year					\$281,618 26
7. Amount of dividends or interest to depositors during past year					\$14,891 15
8. Rate per cent per annum of such dividends or interest	{	Term	{	June 1895, 5.00	
Dec., 1895, 4.75					
Ordinary		{	June, 1895, 4.00		
			Dec., 1895, 4.00		
9. Amount of dividends to stockholders during past year					\$3,000 00
10. Rate per cent per annum of same on paid-up capital					6%
11. Amount added to reserve fund during past year					\$1,940 68
12. Amount of gross earnings during past year					\$32,533 30
13. Amount of net earnings during past year					\$4,940 68
14. Number of deposits less than \$1,000					1,091
15. Number of deposits over \$1,000 and less than \$2,000					37
16. Number of deposits over \$2,000 and less than \$5,000					31
17. Number of deposits over \$5,000					6
18. Average amount of each deposit account January 1, 1896					\$290 26

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 26, 1895.)

Resources.		Liabilities.	
Real estate.....	\$26,931 16	Capital paid up.....	\$50,000 00
Loans on real estate	353,726 99	Due depositors	337,929 72
Cash balances	9,419 01	Interest collected.....	10,535 31
Due from banks and bankers.....	3,967 43	Profit and loss.....	2,596 29
Furniture, fixtures, etc.....	753 95		
Expenses, taxes, etc.....	5,044 40		
Other assets	1,218 38		
Total resources	\$401,061 32	Total liabilities	\$401,061 32

UNION SAVINGS BANK OF SAN JOSÉ.

(Incorporated November 30, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896.

H. W. WRIGHT, President.

ANT. FRIANT, Cashier.

Resources.		Liabilities.	
Bank premises	\$95,000 00	Capital paid in coin.....	\$300,000 00
Loans on real estate	603,477 94	Reserve fund	40,000 00
Loans on stocks, bonds, and warrants.....	42,180 50	Profit and loss and contingent fund.....	15,122 15
Loans on personal security and overdrafts.....	318,271 42	Due depositors.....	763,136 94
Money on hand.....	15,236 90	Dividends unpaid.....	81 90
Checks and other cash items	12,538 56		
Due from banks and bankers.....	21,362 23		
Furniture and fixtures.....	6,000 00		
Expenses	1,273 44		
Other assets (safe dep. vaults)	3,000 00		
Total resources	\$1,118,340 99	Total liabilities	\$1,118,340 99

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry W. Edwards, 140; E. A. Wheeler, 47; H. C. Morrell, 100; H. Ward Wright, 462; L. M. Hale, 163; I. E. Johnson, 100; William H. Wright, 100. Total number of shares held by the Directors is 1,112 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Santa Clara	\$585,427 94	\$1,042,750 00
Santa Cruz	4,700 00	10,000 00
Monterey.....	1,750 00	3,750 00
Tulare.....	1,600 00	4,500 00
Fresno	10,000 00	16,000 00
Totals	\$603,477 94	\$1,077,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
On miscellaneous stocks, bonds, and warrants	\$67,428 50	\$42,180 50	\$57,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank of San Francisco	\$11,761 18
Chase National Bank, New York	9,601 05
Total	\$21,362 23

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896 (savings)	\$567,808 00
2. Number of deposit accounts open January 1, 1896	1,480
3. Number of deposit accounts opened during past year	651
4. Number of deposit accounts closed during past year	500
5. Amount deposited during past year (savings)	\$588,174 00
6. Amount withdrawn during past year (savings)	\$494,715 00
7. Amount of dividends or interest to depositors during past year	\$27,723 00
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> <div>5%</div> <div>4½%</div> </div>
9. Amount of dividends to stockholders during past year	\$18,000 00
10. Rate per cent per annum of same on paid-up capital	6%
11. Amount added to reserve fund during past year	\$15,000 00
12. Amount of gross earnings during past year	\$84,893 00
13. Amount of net earnings during past year	\$38,443 00
14. Number of deposits less than \$1,000	1,342
15. Number of deposits over \$1,000 and less than \$2,000	92
16. Number of deposits over \$2,000 and less than \$5,000	35
17. Number of deposits over \$5,000	11
18. Average amount of each deposit account January 1, 1896	\$383 65

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 30, 1895.)

Resources.		Liabilities.	
Bank premises	\$95,000 00	Capital paid up	\$300,000 00
Other real estate	14,500 00	Reserve fund	25,000 00
Invested in stocks, bonds, and warrants	19,890 04	Due depositors	840,811 58
Loans and discounts	1,034,543 65	State, county, or city money	21,412 35
Cash balances	38,483 01	Due banks and bankers	50,000 00
Due from banks and bankers	55,502 41	Interest collected	24,786 55
Furniture, fixtures, safe deposit vaults, etc.	9,000 00	Rents, exchange, etc.	3,873 64
Expenses, taxes, etc.	4,745 31	Dividends unpaid	160 20
		Profit and loss	4,000 00
		Other liabilities	96 75
		Contingent fund	1,523 35
Total resources	\$1,271,664 42	Total liabilities	\$1,271,664 42

CALIFORNIA MORTGAGE AND SAVINGS BANK—SAN LUIS OBISPO.

(Incorporated October 4, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

McD. R. VENABLE, President.

L. M. KAISER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$10,574 52	Capital paid in coin	\$250,000 00
Miscellaneous stocks	17,800 00	Reserve fund	25,000 00
Loans on real estate	795,325 49	Profit and loss and contin-	
Money on hand	20,000 00	gent fund	51,611 40
Due from Commercial Bank	38,365 80	Due depositors	556,129 65
Expenses	786 89	Special deposit	111 65
Total resources	\$882,852 70	Total liabilities	\$882,852 70

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 25; Ernest A. Denicke, 150; Philip Rohrbacher, 250; Anton Tognazzini, 50; Ernst F. Tamm, 25; Peter Tognazzini, 25; L. M. Kaiser, 25. Total number of shares held by the Directors is 550 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$6,574 52	\$10,000 00
Monterey	4,000 00	6,000 00
Totals	\$10,574 52	\$16,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	\$666,972 93	\$1,880,000 00
Santa Barbara	96,077 56	215,000 00
Monterey	15,775 00	25,000 00
Santa Clara	16,500 00	54,000 00
Totals	\$795,325 49	\$2,174,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
152 shares of stock of the Commercial Bank of San Luis Obispo	\$15,200 00	\$15,200 00	\$17,480 00
26 shares of the Citizens Bank of Paso Robles	2,600 00	2,600 00	2,600 00
Totals	\$17,800 00	\$17,800 00	\$20,080 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$714,818 87
2. Number of deposit accounts open January 1, 1896	719
3. Number of deposit accounts opened during past year	404
4. Number of deposit accounts closed during past year	388
5. Amount deposited during past year	\$217,309 00
6. Amount withdrawn during past year	\$205,133 87

The names of the Directors, and number of shares of stock held by each, are as follows: W. L. Smith, 88; W. C. Ambrose, 12; Uriah Wood, 95; E. W. Root, 50; C. F. Taggart, 12; F. W. Burnett, 12; W. P. Ratliff, 50. Total number of shares held by the Directors is 319 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$3,715 38	\$5,150 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare.....	\$16,391 00	\$27,000 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896.....	\$21,649 63
2. Number of deposit accounts open January 1, 1896.....	121
3. Number of deposit accounts opened during past year.....	52
4. Number of deposit accounts closed during past year.....	42
5. Amount deposited during past year.....	\$18,165 74
6. Amount withdrawn during past year.....	\$15,457 58
7. Amount of dividends or interest to depositors during past year.....	\$1,126 78
8. Rate per cent per annum of such dividends or interest—Term.....	6%
12. Amount of gross earnings during past year.....	\$1,895 84
13. Amount of net earnings during past year.....	\$358 14
14. Number of deposits less than \$1,000.....	117
15. Number of deposits over \$1,000 and less than \$2,000.....	2
16. Number of deposits over \$2,000 and less than \$5,000.....	2
17. Number of deposits over \$5,000.....	0
18. Average amount of each deposit account January 1, 1896.....	\$178 92

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 10, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$8,141 75	Capital paid up.....	\$11,620 00
Other real estate.....	3,565 38	Reserve fund.....	250 00
Loans on real estate.....	15,753 00	Due depositors.....	18,686 34
Cash balances.....	1,755 70	Profit and loss.....	1,469 44
Due from banks and bankers.....	2,500 00		
Furniture, fixtures, etc.....	259 00		
Expenses, taxes, etc.....	24 25		
Other assets.....	28 70		
Total resources.....	\$32,025 78	Total liabilities.....	\$32,025 78

VISALIA SAVINGS BANK.

(Incorporated January 27, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$24,326 93	Capital paid in coin.....	\$5,000 00
Loans on real estate.....	78,030 50	Profit and loss and contin-	
Money on hand.....	11,690 20	gent fund.....	5,725 91
Due from Bank of Visalia.....	30,000 00	Due depositors.....	133,365 22
Expenses.....	43 50		
Total resources.....	\$144,091 13	Total liabilities.....	\$144,091 13

The amount of capital stock is \$100,000; amount subscribed is \$50,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 100; C. Burrel (estate of), 100; J. D. Hyde, 100; S. C. Brown, 100; C. J. Giddings, 100. Total number of shares held by the Directors is 500 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$24,326 93	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare.....	\$72,980 50	\$100,000 00
Kings.....	4,800 00	10,000 00
Kern.....	250 00	500 00
Totals.....	\$78,030 50	\$110,500 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896.....	\$117,623 42
2. Number of deposit accounts open January 1, 1896.....	327
3. Number of deposit accounts opened during past year.....	146
4. Number of deposit accounts closed during past year.....	91
5. Amount deposited during past year.....	\$87,433 33
6. Amount withdrawn during past year.....	\$65,711 57
7. Amount of dividends or interest to depositors during past year.....	\$4,282 80
8. Rate per cent per annum of such dividends or interest	<div> <div>Term.....</div> <div>5%</div> <div>Ordinary.....</div> <div>5%</div> </div>
9. Amount of dividends to stockholders during past year.....	None.
12. Amount of gross earnings during past year.....	\$7,691 79
13. Amount of net earnings during past year.....	\$3,408 99
14. Number of deposits less than \$1,000.....	295
15. Number of deposits over \$1,000 and less than \$2,000.....	17
16. Number of deposits over \$2,000 and less than \$5,000.....	14
17. Number of deposits over \$5,000.....	1
18. Average amount of each deposit account January 1, 1896.....	\$359 70

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 11, 1896.)

Resources.		Liabilities.	
Real estate.....	\$17,830 16	Capital paid up.....	\$5,000 00
Loans on real estate.....	82,726 10	Due depositors.....	118,149 99
Cash balances.....	7,645 86	Interest collected.....	1,729 87
Due from banks and bankers.....	18,461 87	Profit and loss.....	1,822 13
Expenses, taxes, etc.....	38 00		
Total resources.....	\$126,701 99	Total liabilities.....	\$126,701 99

PAJARO VALLEY SAVINGS AND LOAN SOCIETY—WATSON-VILLE.

(Incorporated July 19, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896.

JOHN T. PORTER, President.

J. J. MOREY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$10,314 57	Capital paid in coin	\$10,000 00
Loans on real estate	119,565 00	Profit and loss and contin-	
Due from Pajaro Valley Bank	29,323 51	gent fund	7,415 68
Furniture and fixtures	150 00	Due depositors	141,823 25
Expenses	185 25	Dividends unpaid	81 50
		Interest	213 25
		Taxes	4 65
Total resources	\$159,538 33	Total liabilities	\$159,538 33

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Porter, 220; P. McAllister, 100; A. B. Chalmers, 119; W. R. Porter, 48; P. Cox, 20. Total number of shares held by the Directors is 507 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey (1,040 acres)	\$9,128 82	\$9,500 00
Santa Cruz (20 acres and improvements)	1,185 75	1,500 00
Totals	\$10,314 57	\$11,000 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$128,584 86
2. Number of deposit accounts open January 1, 1896	318
3. Number of deposit accounts opened during past year	132
4. Number of deposit accounts closed during past year	104
5. Amount deposited during past year	\$84,776 35
6. Amount withdrawn during past year	\$60,642 25
7. Amount of dividends or interest to depositors during past year	\$5,540 23
8. Rate per cent per annum of such dividends or interest—Ordinary	4½%
9. Amount of dividends to stockholders during past year	\$1,000 00
10. Rate per cent per annum of same on paid-up capital	10%
11. Amount of gross earnings during past year	\$8,657 73
12. Number of deposits less than \$1,000	286
13. Number of deposits over \$1,000 and less than \$2,000	16
14. Number of deposits over \$2,000 and less than \$5,000	15
15. Number of deposits over \$5,000	1
16. Average amount of each deposit account January 1, 1896	\$404 35

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 16, 1896.)

Resources.		Liabilities.	
Real estate	\$9,128 82	Capital paid up	\$10,000 00
Loans on real estate	117,615 00	Due depositors	140,960 45
Due from banks and bankers ..	33,293 72	Interest collected	1,725 63
Furniture, fixtures, etc.	150 00	Profit and loss	9,079 50
Expenses, taxes, etc.	1,578 04		
Total resources	\$161,765 58	Total liabilities	\$161,765 58

WATSONVILLE SAVINGS BANK.

(Incorporated December 9, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$143,345 24	Capital paid in coin	\$10,000 00
Due from Bank of Watsonville ..	32,511 61	Profit and loss and contin- gent fund	4,850 22
Expenses	10 00	Due depositors	160,210 97
		Interest collected	805 66
Total resources	\$175,866 85	Total liabilities	\$175,866 85

The amount of capital stock is \$10,000; amount subscribed is \$10,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 125; H. S. Fletcher, 125; W. G. Hudson, 125; W. R. Radcliff, 125; L. Sanborn, 250; T. Snodgrass, 125; Owen Tuttle, 125. Total number of shares held by the Directors is 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$117,745 24	\$236,000 00
Monterey	22,100 00	44,000 00
Santa Barbara	3,500 00	15,000 00
Totals	\$143,345 24	\$295,000 00

STATISTICAL INFORMATION, JANUARY 1, 1896.

1. Total deposits January 1, 1896	\$153,186 38
2. Number of deposit accounts open January 1, 1896	406
3. Number of deposit accounts opened during past year	141
4. Number of deposit accounts closed during past year	79
5. Amount deposited during past year	\$111,415 34
6. Amount withdrawn during past year	\$82,017 15
7. Amount of dividends or interest to depositors during past year	\$5,548 37
8. Rate per cent per annum of such dividends or interest	
} Term	4 $\frac{1}{2}$ %
} Ordinary	4 $\frac{1}{2}$ %

11. Amount added to reserve fund during past year	\$110 51
12. Amount of gross earnings during past year	\$8,669 29
13. Amount of net earnings during past year	\$110 51
14. Number of deposits less than \$1,000.....	369
15. Number of deposits over \$1,000 and less than \$2,000.....	20
16. Number of deposits over \$2,000 and less than \$5,000.....	16
17. Number of deposits over \$5,000	1
18. Average amount of each deposit account January 1, 1896.....	\$377 30

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 15, 1896.)

Resources.		Liabilities.	
Loans on real estate	\$135,975 24	Capital paid up.....	\$10,000 00
Due from banks and bankers..	41,154 19	Due depositors.....	159,693 18
Expenses, taxes, etc.....	18 50	Interest collected.....	5,880 18
		Profit and loss.....	1,577 57
Total resources	\$177,147 93	Total liabilities	\$177,147 93

YOLO COUNTY SAVINGS BANK—WOODLAND.

(Incorporated December 9, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

A. D. PORTER, President.

J. I. McCONNELL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$14,818 00	Capital paid in coin.....	\$60,000 00
Loans on real estate	147,243 79	Profit and loss and contin-	
Loans on stocks and bonds...	30,369 53	gent fund.....	12,000 00
Loans on other securities		Due depositors.....	188,200 86
(grain, etc.).....	11,450 39	Other liabilities.....	26 05
Money on hand.....	5,181 44	Interest collected.....	3,235 48
Due from banks and bankers.	50,093 21		
Furniture and fixtures.....	1,588 40		
Expenses	2,057 17		
Taxes	625 48		
Other assets (collections)	34 98		
Total resources	\$263,462 39	Total liabilities.....	\$263,462 39

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 600 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. D. Porter, 315; D. N. Hershey, 150; M. T. Emmert, 100; H. C. Gable, 200; A. W. Gable, 200; E. C. Laugenour, 500; John Wohlfrom, 300; J. F. Hink, 60; Wm. Kuhn, 50. Total number of shares held by the Directors is 1,875 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yolo.....	\$14,818 00	\$14,818 00

SEMI-ANNUAL REPORTS AND EXAMINATIONS

OF THE

COMMERCIAL BANKS OF CALIFORNIA.

[ARRANGED ALPHABETICALLY BY CITIES AND TOWNS.]

REPORTS OF COMMERCIAL BANKS.

AMERICAN BANK AND TRUST COMPANY—SAN FRANCISCO.

(Incorporated December 8, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

EDWIN FRETWELL, President.

JAMES J. FAGAN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$56,338 70	Capital paid in coin	\$426,800 00
Miscellaneous bonds and stocks	65,731 25	Reserve fund	57,000 00
Loans on real estate	75,000 00	Profit and loss and contingent fund	5,464 99
Loans on stocks and bonds	44,500 00	Due depositors	295,311 14
Loans on personal security and overdrafts	387,774 08	Dividends unpaid	48 00
Money on hand	106,378 04		
Due from banks and bankers	42,902 06		
Furniture and fixtures	6,000 00		
Total resources	\$784,624 13	Total liabilities	\$784,624 13

The amount of capital stock is \$500,000; amount subscribed is \$426,800; amount paid in coin is \$426,800. The total number of shares of stock issued is 4,268 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edwin Fretwell, 1,557; O. D. Baldwin, 118; David Kerr, 105; J. W. Farren, 100; W. A. Marshall, 200; Jas. Gamble, 50; J. H. Garrett, 30. Total number of shares held by the Directors is 2,160 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco	\$24,196 60
San Joaquin	16,500 00
Fresno	3,800 00
Colusa	3,771 30
Alameda	8,070 80
Total	\$56,338 70

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Situated in San Francisco, Alameda, Fresno, and other counties	\$75,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.
60 shares Natoma Vineyard Co. stock	\$6,000 00	\$4,716 25
2 bonds Natoma Vineyard Co.	1,000 00	1,000 00
55 shares American Bank and Trust Co. stock	5,500 00	4,790 00
640 shares Belvidere Land Co. stock	64,000 00	18,460 00
100 shares San Mateo Land Association stock	10,000 00	3,000 00
16 Spring Valley Water Co. 4% bonds	16,000 00	15,845 00
15 Spring Valley Water Co. 6% bonds	15,000 00	17,920 00
Totals	\$117,500 00	\$65,731 25

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.
Shares of stock and bonds of various corporations, etc.	\$44,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Merchants National Bank, New York	\$21,448 46
American Exchange National Bank, Chicago	4,422 82
National Bank of Redemption, Boston	7,089 61
Sundry banks	9,941 17
Total	\$42,902 06

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on April 18, 1896.)

Resources.		Liabilities.	
Real estate	\$28,362 80	Capital paid up	\$426,800 00
Invested in stocks, bonds, and warrants	34,181 25	Reserve fund	57,000 00
Loans and discounts	477,123 97	Due depositors	287,830 88
Cash balances	143,122 41	Interest collected	9,602 82
Due from banks and bankers	19,299 31	Rents, exchange, etc.	1,433 19
Furniture, fixtures, etc.	6,000 00	Profit and loss	916 00
Expenses, taxes, etc.	8,976 27		
Other assets	27,747 32		
Suspense account	38,769 56		
Total resources	\$783,582 89	Total liabilities	\$783,582 89

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED).

(Incorporated April 5, 1873.)

Showing its Financial Condition at Close of Business on July 31, 1896.

P. N. LILIENTHAL, Manager.

F. E. BECK, Accountant.

Resources.		Liabilities.	
Bank premises	\$64,815 02	Due head office, London	\$3,253,582 54
Real estate taken for debt	221,485 50	Reserve fund	158,131 15
Miscellaneous bonds and stocks	116,469 08	Profit and loss and contingent fund	53,651 98
Loans on real estate	497,931 72	Due depositors	3,634,166 01
Loans on stocks, bonds, and warrants	1,128,612 90	Due banks and bankers	647,461 02
Loans on other securities (grain, etc.)	341,121 86	Collections	19,100 07
Loans on personal security and overdrafts	2,395,546 85		
Money on hand	1,629,765 65		
Due from banks and bankers	509,763 98		
Furniture and fixtures	6,790 58		
Expenses	8,549 55		
Other assets	719,520 62		
Due on letters of credit	125,719 46		
Total resources	\$7,766,092 77	Total liabilities	\$7,766,092 77

The amount of capital stock authorized is £1,200,000; amount subscribed is £600,000; amount paid in coin is £300,300. The total number of shares of stock issued is 29,970 £10 ordinary, and 600 £1 deferred shares; the amount paid on each share of stock is £10 for ordinary, £1 for deferred.

The names of the Directors are as follows: Isaac Seligman, E. H. Lushington, J. S. Montefiore, J. Simon. Stock books are kept in London, and this office has no exact record of present holdings.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco.....	\$17,600 00
Sierra.....	1 00
Fresno.....	3,200 00
Marin.....	2,500 00
Alameda.....	400 00
State of Washington.....	42,500 00
Placer.....	800 00
Mendocino.....	150,500 00
Sonoma.....	3,000 00
San Mateo.....	1,000 00
	<hr/>
	\$221,501 00
Less rents.....	15 50
	<hr/>
Total.....	\$221,485 50

LOANS ON REAL ESTATE BY COUNTIES.

	Amt. Loaned.
Situated in the State of Washington, and in Monterey, Amador, Santa Clara, Sonoma, Solano, San Luis Obispo, Marin, Fresno, San Francisco, Alameda, and other counties.....	\$497,931 72

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.
Barton Estate bonds.....	\$10,000 00	\$7,792 99
Southern Pacific Branch Railroad bonds.....	1,000 00	962 50
New York, Chicago, and St. Louis.....	50,000 00	51,074 63
Central N. J.....	50,000 00	56,673 40
	<hr/>	<hr/>
		\$116,503 52
Less profit on account.....		34 44
		<hr/>
Total.....		\$116,469 08

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.
Shares and bonds of various corporations, and sundry warrants, worth fully amount advanced.....	\$1,128,612 90

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Consisting of merchandise in warehouse and in transit, wheat, canned goods, iron, etc., of a value exceeding amount advanced.....	\$341,121 86

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Representing balances due us from agents and correspondents in the large Eastern cities and foreign countries.....	\$509,763 98

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Bullion on hand and in transit.....	\$719,520 62

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 11, 1896.)

Resources.		Liabilities.	
Bank premises	\$69,867 52	Due head office, London....	\$3,942,455 22
Other real estate	221,734 60	Due depositors	3,386,982 50
Invested in stocks, bonds, and warrants	8,669 24	Due banks and bankers	352,423 73
Loans and discounts	4,634,438 33	Interest collected	101,351 47
Cash balances	1,803,398 44	Rents, exchange, etc.	8,271 84
Due from banks and bankers ..	974,540 02	Profit and loss and suspense..	137,099 71
Furniture, fixtures, etc.	6,964 70	Other liabilities	100,382 48
Expenses	41,763 93		
Foreign letters of credit	185,183 72		
Remittances in transit	24,289 68		
Other assets	58,116 77		
Total resources	\$8,028,966 95	Total liabilities	\$8,028,966 95

BANK OF CALIFORNIA—SAN FRANCISCO.

(Incorporated June, 1864.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WILLIAM ALVORD, President.

THOMAS BROWN, Cashier.

Resources.		Liabilities.	
Bank premises	\$250,000 00	Capital paid in coin	\$3,000,000 00
Real estate taken for debt	160,532 57	Reserve fund	1,000,000 00
United States bonds	984,135 60	Profit and loss and contingent fund	2,091,650 43
Miscellaneous bonds and stocks	1,359,310 87	Due depositors	8,061,268 75
Loans on real estate	697,305 74	Due banks and bankers	1,763,851 79
Loans on stocks and bonds	1,535,267 91	Dividends unpaid	6,414 00
Loans on other securities	1,289,708 55	Exchange reserve	7,500 00
Loans on personal security and overdrafts	5,487,726 05	Acceptances, under letters of credit not yet due	379,998 58
Money on hand	1,458,737 21		
Checks and other cash items ..	328,745 28		
Due from banks and bankers ..	2,396,030 11		
Other assets	363,183 66		
Total resources	\$16,310,683 55	Total liabilities	\$16,310,683 55

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 152; Jas. M. Allen, 100; William Babcock, 100; Chas. R. Bishop, 800; Antoine Borel, 200; Adam Grant, 300; H. H. Hewlett, 500; Edw. W. Hopkins, 550; Myer Lewis, 900; Jacob Stern, 250; George Whittell, 200. Total number of shares held by the Directors is 4,052 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Colusa	\$2,505 30	\$170,000 00
El Dorado	25,407 65	
Fresno	16,071 05	
Marin	6,801 88	
San Diego	4,144 50	
San Francisco	55,110 43	
Spokane, State of Washington	50,491 76	
Totals	\$160,532 57	\$170,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$5,720 00	\$800,000 00
Colusa	23,000 00	
Fresno	178,677 00	
Marin	6,000 00	
Merced	4,389 75	
Santa Barbara	130,000 00	
Santa Clara	66,818 99	
San Francisco	10,400 00	
San Joaquin	36,000 00	
Sonoma	65,000 00	
State of Nevada	49,300 00	\$800,000 00
State of Washington	122,000 00	
Totals	\$697,305 74	\$800,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 5% registered bonds of 1904	\$350,000 00	\$401,899 02	\$2,900,000 00
United States 4% coupon bonds of 1925	500,000 00	582,236 58	
Los Angeles Consolidated Electric Ry. bonds	161,000 00	137,378 50	
Dupont Street bonds	17,000 00	15,003 75	
Sharon Estate bonds	434,000 00	434,000 00	
Contra Costa Water Co. bonds	100,000 00	100,000 00	
Market Street Ry. bonds	132,000 00	133,345 60	
San Francisco Breweries (Limited) \$5,500 bond	27,500 00	14,307 74	
29,975 shares San Francisco and Fresno Land Co. stock		469,107 56	
27,310 shares Novato Land Co. stock		6,827 50	
4,941 shares San Joaquin and Kings River Canal Co. stock		4,279 77	
2,070 shares Sanger Lumber Co. stock		20,705 25	
1,000 shares Vulcan Powder Co. stock		6,500 00	
375 shares West Coast Lumber Co. stock		3,763 50	
100 shares Napa Valley Wine Co. stock		10,034 45	
30 shares Arlington National Bank, Arlington, Oregon, stock		2,400 00	
7 shares Bank of California stock		1,657 25	
Totals		\$2,343,446 47	\$2,900,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.	Market Value.
American River Land and Lumber Co. bonds, Los Angeles Consolidated Electric Ry. bonds, Napa County bonds, Southern Pacific Ry. and Branch R.R. bonds, Northern Ry. bonds, Folsom Water Power stock, Alaska Packers' Association stock, Elk River Mill and Lumber Co. stock, Hawaiian Sugar Plantation stock, Sutter and Geary Streets R. R. stock, San José Fruit Packing Co. stock, Spring Valley Waterworks stock, Market Street Ry. stock, Sterns Rancho Co. stock, California Powder Works stock, Colusa County Bank and Bank of Willows stock, and various other bonds and stocks	\$1,519,658 50	\$1,950,000 00
Mining stocks	15,609 41	-----
Totals	\$1,535,267 91	\$1,950,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts, bills of lading, assignment of contracts, etc.	\$1,289,708 55	\$1,450,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Agency Bank of California, Virginia City, Nevada	\$6,642 12
Ladd & Tilton, Portland, Oregon	388,989 58
Bank of New York, N. B. A., New York	506,455 20
Laidlaw & Co., New York	948,153 34
Tremont National Bank, Boston	5,005 60
Union National Bank, Chicago	39,837 42
Illinois Trust and Savings Bank, Chicago	21,113 24
National Bank Republic, Philadelphia	11,739 60
National Exchange Bank, Baltimore	5,608 11
First National Bank, Omaha	32,185 59
N. M. Rothschild & Sons, London	307,591 07
De Rothschild Frères, Paris	6,994 97
Bank of Ireland, Dublin	4,038 71
Chartered Bank of India, Australia, and China, Hong Kong	12,279 25
Bank of New Zealand, Auckland	4,852 03
Bank of New Zealand, Sydney	9,417 50
Sundry foreign accounts	44,998 85
Sundry domestic accounts	40,127 93
Total	\$2,396,030 11

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Face Value.
Life insurance	\$46,878 95	\$132,105 00
Los Angeles Ry. certificates	40,000 00	40,000 00
Subscription toward purchase Main and Fifth Streets Ry., Los Angeles	7,800 00	7,800 00
Merchandise letter of credit account	268,504 71	268,504 71
Totals	\$363,183 66	\$448,409 71

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 9, 1896.)

Resources.		Liabilities.	
Bank premises	\$250,000 00	Capital paid up	\$3,000,000 00
Other real estate	156,577 10	Reserve fund	1,000,000 00
Invested in stocks, bonds, and warrants	2,375,496 47	Due depositors	9,040,780 77
Loans and discounts	8,725,105 27	Due banks and bankers	737,265 51
Cash balances	2,913,286 38	Interest collected	8,134 70
Due from banks and bankers	919,482 37	Rents, exchange, etc.	18,235 33
Expenses, taxes, etc.	1,994 66	Dividends unpaid	2,224 50
Other assets	481,392 36	Profit and loss	2,045,367 26
Gold and silver bar account ..	28,673 46		
Total resources	\$15,852,008 07	Total liabilities	\$15,852,008 07

BANK OF BRITISH COLUMBIA—SAN FRANCISCO.

(Incorporated by Royal Charter, 1862.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WALTER POWELL, Manager.

HY. F. D. SEWELL, Accountant.

Resources.		Liabilities.	
United States bonds	\$371,391 93	Due depositors.....	\$820,411 27
Loans on real estate	325,716 99	Due banks and bankers.....	6,080 44
Loans on stocks and bonds....	964,846 49	Due head office and branches	
Loans on other securities.....	331,868 78	of this bank	2,391,575 30
Loans on personal security			
and overdrafts.....	491,539 87		
Money on hand.....	630,964 39		
Checks and other cash items..	35,193 05		
Due from banks and bankers..	54,541 35		
Furniture and fixtures.....	12,004 16		
Total resources	\$3,218,067 01	Total liabilities	\$3,218,067 01

The amount of capital stock is £600,000; amount subscribed is £600,000; amount paid in coin is £600,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is £20.

The names of the Directors are as follows: Sir Robt. Gillespie, Chairman; James Anderson, Henry J. Gardiner, T. G. Gillespie, Guy Oswald Smith, C. W. Benson, Sir Charles Tupper, Bart., G.C.M.G., C.B. The number of shares held by Directors is unknown to deponents.

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States registered bonds, 1907, at \$1 05....	\$70,000 00		
\$125,000 U. S. registered bonds, 1907, at \$1 12....	\$250,000 00	\$372,141 95	\$344,750 00
\$125,000 U. S. registered bonds, 1925, at \$1 12			
Totals	\$320,000 00	\$372,141 95	\$344,750 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Miscellaneous stocks and bonds	\$964,846 49	\$1,280,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts and bills of lading for sundry staples of		
produce and manufacture	\$331,868 78	\$450,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
The Agents, Merchants Bank of Canada, New York	\$44,847 54
First National Bank, Chicago	7,158 55
London Bank of Mexico, Mexico.....	405 97
Merchants National Bank, Boston	2,129 29
Total	\$54,541 35

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 31, 1895.)

Resources.		Liabilities.	
Bank premises	\$11,778 46	Due home office	\$1,866,588 24
Invested in U. S. bonds	374,141 97	Due depositors	1,169,094 17
Loans and discounts	2,015,393 11	Due banks and bankers	209,741 68
Cash balances	562,557 04	Interest collected	16,306 39
Due from banks and bankers	284,907 84	Rents, exchange, etc.	5,470 98
Furniture, fixtures, etc.	1,881 25	Other liabilities	100 00
Expenses, taxes, etc.	12,043 50		
Other assets	4,083 72		
Specie	514 57		
Total resources	\$3,267,301 46	Total liabilities	\$3,267,301 46

BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO.

(Incorporated by Royal Charter, 1840.)

Showing its Financial Condition at Close of Business on July 31, 1896.

H. M. J. McMICHAEL, Agent.

J. P. AMBROSE, Agent.

Resources.		Liabilities.	
Loans on stocks and bonds ...	\$575,900 00	Due home office and branches,	
Loans on other securities	219,920 28	less due to branches	\$1,137,039 32
Loans on personal security and		Profit and loss	13,255 43
overdrafts	569,746 60	Due depositors	823,675 35
Money on hand	600,856 40	Due banks and bankers	116,597 31
Checks and other cash items ..	53,974 02		
Due from banks and bankers ..	30 00		
Expenses	2,044 81		
Other assets	68,095 30		
Total resources	\$2,090,567 41	Total liabilities	\$2,090,567 41

The amount of capital stock is \$4,866,500; amount subscribed is \$4,866,500; amount paid in coin is \$4,866,500. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is \$243 32½.

The names of the Directors are as follows: J. H. Brodie, J. J. Cater, Gaspard Farrar, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, Frederic Lubbock, G. D. Whatman.

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned. Market Value.	
Railway, waterworks, and county bonds, etc., gas, street railway, and other stocks	\$575,900 00	\$927,984 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned. Value.	
Warehouse receipts for merchandise, etc.	\$219,920 28	\$242,870 28

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Bills discounted and cash items forwarded to banks and agents in the United States and foreign countries for collection	\$68,095 30

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 29, 1895.)

Resources.		Liabilities.	
Loans and discounts.....	\$1,345,531 89	Due home office.....	\$1,006,425 94
Cash balances.....	550,020 43	Due depositors.....	694,695 89
Due from banks and bankers.....	138,059 94	Due banks and bankers.....	317,706 09
Expenses, taxes, etc.....	2,560 36	Interest collected.....	17,344 70
Total resources.....	\$2,036,172 62	Total liabilities.....	\$2,036,172 62

BANK OF COMMERCE—SAN FRANCISCO.

(Incorporated May 23, 1895.)

Showing its Financial Condition at Close of Business on July 31, 1896.

H. F. EMERIC, President.

WM. C. MURDOCH, Cashier.

Resources.		Liabilities.	
Loans on stocks.....	\$29,450 00	Capital paid in coin.....	\$30,140 00
Loans on other securities (grain, etc.).....	3,500 00	Due depositors.....	185,429 85
Loans on personal security and overdrafts.....	104,889 25	Interest collected.....	5,008 25
Money on hand.....	49,473 71	Certified checks.....	50 00
Due from Anglo-Californian Bank.....	26,425 23		
Expenses.....	4,777 63		
Collections with other banks.....	2,112 28		
Total resources.....	\$220,628 10	Total liabilities.....	\$220,628 10

The amount of capital stock is \$250,000; amount subscribed is \$150,700; amount paid in coin is \$30,140. The total number of shares of stock issued is 1,507 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: H. F. Emeric, 200; C. S. Benedict, 200; Wendell Easton, 200; Thos. W. Wells, 295; A. H. Vail, 50; George Easton, 100; Wm. C. Murdoch, 200. Total number of shares held by the Directors is 1,245 shares.

AMOUNT LOANED ON STOCKS.

	Par Value per Share.	Amt. Loaned.	Market Value.
70 shares Bank of Orland, California, stock.....	\$100 00	\$2,100 00	\$7,000 00
64 shares Farmers Cash Store Co., Orland, California, stock.....	100 00	600 00	1,000 00
10 shares Market Street Railway Co. stock.....	100 00	250 00	450 00
50 shares American Bank and Trust Co., San Francisco, stock.....	100 00	1,500 00	5,000 00
463 shares Pacific Coast Savings Society, San Francisco, stock.....	100 00	25,000 00	30,000 00
Totals.....		\$29,450 00	\$43,450 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
3,384 sacks wheat in warehouse.....	\$3,500 00	\$4,600 00

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

(Incorporated April 13, 1882.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. D. Fry, President.

J. DALZELL BROWN, Secretary and Treasurer.

Resources.		Liabilities.	
Bank premises.....	\$800,000 00	Capital paid in coin.....	\$1,000,000 00
Real estate taken for debt.....	60,685 16	Profit and loss and contin- gent fund.....	87,160 61
Miscellaneous bonds and stocks.....	148,499 39	Due depositors.....	1,672,321 94
Loans on real estate.....	202,457 19	Due banks and bankers.....	60,436 48
Loans on stocks, bonds, etc.....	1,212,876 79	Dividends unpaid.....	2,219 25
Loans on personal security and overdrafts (secured).....	89,626 90	Taxes and insurance.....	8,286 33
Money on hand.....	43,229 10	Dividends due on collaterals.....	832 27
Checks and other cash items.....	57,902 64		
Due from banks and bankers.....	173,845 86		
Furniture and fixtures.....	9,203 92		
Expenses.....	1,995 36		
Other assets.....	934 57		
Total resources.....	\$2,831,256 88	Total liabilities.....	\$2,831,256 88

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Fry, 50; R. D. Fry, 622; J. C. Johnson, 255; A. D. Sharon, 82; James Treadwell, 305; R. B. Wallace, 100; Henry Williams, 1,205; H. F. Fortmann, 50; F. W. Lougee, 125; I. G. Wickersham, 402; J. Dalzell Brown, 50. Total number of shares held by the Directors is 3,246 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Colusa.....	\$45,667 43	\$45,667 43
Tehama.....	725 82	725 82
Alameda.....	14,291 91	14,291 91
Totals.....	\$60,685 16	\$60,685 16

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda.....	\$39,900 00	\$61,000 00
Santa Clara.....	15,500 00	25,000 00
Napa.....	20,000 00	32,500 00
San Francisco.....	14,100 00	28,000 00
San Mateo.....	15,000 00	22,500 00
Kern.....	15,000 00	25,000 00
Sonoma.....	22,500 00	40,000 00
Fresno.....	41,900 00	60,000 00
Tulare.....	2,000 00	3,000 00
State of Washington.....	16,557 19	22,000 00
Totals.....	\$202,457 19	\$319,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Amt. Invested.	Market Value.
600 shares Presidio and Ferries R. R. Co. stock.....	\$3,000 00	\$4,500 00
350 shares Phelps & Arnold stock	4,949 39	5,000 00
Los Angeles Lighting Co. bonds	50,000 00	50,000 00
Presidio and Ferries R. R. Co. bonds.....	4,010 00	4,010 00
Receiver's certificates East Oakland Street R. R. Co.	34,000 00	34,000 00
Receiver's certificates Yakima Investment Co.....	2,500 00	2,500 00
Warrant on Treasurer of Yolo County.....	48,600 00	48,600 00
Coupons Spring Valley Waterworks 4% bond	1,000 00	1,000 00
Coupons Spring Valley Waterworks 6% bond	110 00	110 00
.....	330 00	330 00
Totals	\$148,499 39	\$150,050 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.
Local stocks, securities, and bonds	\$1,242,876 79

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$125,958 74
Corn Exchange Bank, Chicago.....	8,512 34
Metropolitan Trust Co., New York	36,541 87
Due from interior banks.....	2,832 91
Total	\$173,845 86

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 6, 1895.)

Resources.		Liabilities.	
Bank premises	\$849,455 14	Capital paid up	\$1,200,000 00
Other real estate	58,587 66	Due depositors	1,606,376 39
Invested in stocks, bonds, and warrants	150,057 64	Interest collected	8,316 03
Loans on real estate	269,507 19	Rents, exchange, etc.....	5,550 27
Loans and discounts	1,361,672 75	Dividends unpaid	1,039 34
Cash balances	73,011 28	Profit and loss	85,270 54
Due from banks and bankers..	320,885 66	Other liabilities	9,365 33
Furniture, fixtures, etc.....	9,246 42	Trust deposits	180,348 77
Expenses, taxes, etc.....	2,464 62		
Other assets	1,378 31		
Total resources	\$3,096,266 67	Total liabilities	\$3,096,266 67

COLUMBIAN BANKING COMPANY—SAN FRANCISCO.

(Incorporated March 10, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

I. J. TRUMAN, President.

C. O. PERRY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$4,747 50	Capital paid in coin	\$61,630 00
Loans on real estate	54,330 52	Reserve fund	600 00
Loans on stocks and bonds	20,395 00	Profit and loss and contin-	
Loans on other securities	11,705 00	gent fund	1,705 12
Loans on personal security		Due depositors	121,912 67
and overdrafts	53,370 24	Due banks and bankers	755 72
Money on hand	5,001 06	Dividends unpaid	248 40
Checks and other cash items	748 89		
Due from banks and bankers	33,251 84		
Furniture and fixtures	2,689 21		
Expenses	601 55		
Taxes	11 10		
Total resources	\$186,851 91	Total liabilities	\$186,851 91

The amount of capital stock is \$1,000,000; amount subscribed is \$205,100; amount paid in coin is \$61,630. The total number of shares of stock issued is 2,051 shares; the amount paid on each share of stock is \$30 on 2,046 shares, and \$50 on 5 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: I. J. Truman, 200; W. S. Miller, 100; C. O. Perry, 410; J. C. Currier, 100; F. L. Turpin, 100; N. C. Hawks, 100; John Coop, 200. Total number of shares held by the Directors is 1,210 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	\$4,747 50	\$5,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Marin	\$8,159 53	\$23,300 00
San Luis Obispo	3,140 98	14,000 00
San Francisco	19,134 71	44,509 00
Placer	2,900 00	7,500 00
San Mateo	1,268 50	3,900 00
Alameda	4,002 75	17,500 00
Madera	724 05	2,000 00
Fresno	3,000 00	12,000 00
Stanislaus	12,000 00	64,200 00
Totals	\$54,330 52	\$188,909 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Bank stocks	\$41,000 00	\$13,465 00	\$19,300 00
Columbian Banking Co. bonds	4,500 00	2,450 00	4,500 00
Miscellaneous stocks	37,000 00	4,480 00	26,200 00
Totals	\$82,500 00	\$20,395 00	\$50,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Assigned contracts	\$4,000 00	\$10,000 00
Piano contracts	5,000 00	10,000 00
Warehouse receipts	205 00	250 00
Farmers' notes	2,500 00	3,500 00
Totals	\$11,705 00	\$23,750 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
California Safe Deposit and Trust Co., San Francisco	\$15,575 81
Bank of America, New York	10,917 18
Atlas National Bank, Chicago	2,461 21
Sundry banks	4,297 64
Total	\$33,251 84

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 11, 1896.)

Resources.		Liabilities.	
Real estate	\$4,747 50	Capital paid up	\$61,360 00
Loans and discounts	131,153 35	Reserve fund	244 23
Cash balances	4,037 21	Due depositors	88,288 61
Due from banks and bankers	17,314 95	Due banks and bankers	9,457 94
Furniture, fixtures, etc.	2,664 71	Interest collected	1,010 45
Expenses, taxes, etc.	908 14	Rents, exchange, etc.	141 82
Other assets	209 43	Dividends unpaid	112 50
		Profit and loss	360 29
		Other liabilities	59 45
Total resources	\$161,035 29	Total liabilities	\$161,035 29

THE DONOHUE-KELLY BANKING COMPANY—SAN FRANCISCO.

(Incorporated March 1, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

ADAM GRANT, President.

JAMES A. THOMPSON, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$987 01	Capital paid in coin	\$650,000 00
Miscellaneous bonds	59,270 00	Profit and loss and contin- gent fund	1,225 14
Loans on personal security and overdrafts	1,226,648 62	Due depositors	1,123,962 16
Money on hand	503,837 68	Due banks and bankers	172,917 81
Checks and other cash items ..	59,211 42	Dividends unpaid	250 00
Due from banks and bankers ..	77,791 95	Interest	28,185 49
Furniture and fixtures	10,837 94	Exchange	2,875 78
Expenses	15,626 96		
Taxes	4,531 30		
Other assets	20,673 50		
Total resources	\$1,979,416 38	Total liabilities	\$1,979,416 38

The amount of capital stock is \$650,000; amount subscribed is \$650,000; amount paid in coin is \$650,000. The total number of shares of stock issued is 6,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Donohoe, 2,500; Eugene Kelly, 2,375; Adam Grant, 100; Irving M. Scott, 100; John Bermingham, 100; C. de Guigné, 50; N. P. Cole, 25; B. F. Dunham, 25; George Whittell, 75; Edw. Donohoe, 25. Total number of shares held by the Directors is 5,375 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)			
County Situated In.		Cost on Books.	Market Value.
San Francisco		\$987 01	\$1,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Omnibus Cable Co. first mortgage bonds.....	\$50,000 00	\$59,270 00	\$59,270 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Ireland, Dublin	\$4,049 10
Comptoir National d'Escompte, Paris.....	18,821 31
Parr's Bank (Limited), London.....	30,876 71
Bank of New York, New York.....	16,739 59
Hibernian Banking Company, Chicago.....	3,763 74
Third National Bank, Boston.....	3,541 50
Total.....	\$77,791 95

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Real estate in escrow, situated in the City of San Francisco	\$20,673 50

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 13, 1896.)

Resources.		Liabilities.	
Real estate	\$987 01	Capital paid up	\$650,000 00
Invested in stocks, bonds, and warrants.....	59,270 00	Due depositors	1,233,204 23
Loans and discounts.....	1,207,721 27	Due banks and bankers.....	408,647 68
Cash balances	504,218 69	Interest collected	30,861 32
Due from banks and bankers.....	503,925 26	Rents, exchange, etc.....	2,010 31
Furniture, fixtures, etc.....	10,814 44	Profit and loss.....	4,136 63
Expenses, taxes, etc.....	21,448 50		
Other assets	20,475 00		
Total resources	\$2,328,860 17	Total liabilities	\$2,328,860 17

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

(Incorporated January, 1884, by Royal Charter, England.)

Showing its Financial Condition at Close of Business on July 31, 1896.

C. ALTSCHUL, Manager.

C. F. HUNT, Accountant.

Resources.		Liabilities.	
Real estate taken for debt ----	\$63,177 08	Due home office	\$2,032,995 57
Miscellaneous bonds	18,053 40	Profit and loss and contin-	
Loans on real estate	846,995 97	gent fund	27,714 10
Loans on stocks, bonds, and		Due depositors	2,447,137 09
warrants	619,963 32	Due banks and bankers	868,015 25
Loans on other securities		Other liabilities	228,772 91
(grain, etc.)	611,746 50	Drafts sold to residents of	
Loans on personal security		California and unpaid	1,270,752 55
and overdrafts	2,343,847 20		
Money on hand	1,786,865 25		
Checks and other cash items ..	154,627 72		
Due from banks and bankers ..	337,737 14		
Expenses	12,875 63		
Taxes	33,759 45		
Other assets	45,738 81		
Total resources	\$6,875,387 47	Total liabilities	\$6,875,387 47

The amount of authorized capital stock is \$5,000,000; amount subscribed is \$2,500,000; amount paid in coin is \$2,000,000. The total number of shares of stock issued is 25,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: William Patterson, 97; David Cahn, 294; J. Howard Gwyther, 100; Simon Lazard, 8,242; Max Rosenhain, 225. Total number of shares held by the Directors is 8,958 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda, Colusa, San Diego, and San Mateo	\$63,177 08	\$65,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Alameda	\$21,500 00
Fresno	115,500 00
San Diego	30,000 00
San Francisco	2,500 00
Stanislaus	21,500 00
Yolo	30,000 00
San Diego and San Francisco	4,370 97
Kern, Tulare, and Fresno	54,500 00
Colusa, Tulare, Solano, Fresno, and Kings	394,000 00
Santa Barbara, Mendocino, and San Francisco	6,400 00
San Mateo and San Francisco	46,725 00
State of Washington	120,000 00
Total	\$846,995 97

AMOUNT INVESTED IN BONDS.

	Amt. Invested.
15 San Francisco and North Pacific Ry. 5% bonds and 4 Spring Valley	
Water Co. 4% bonds	\$18,053 40

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.
Sundry stocks, bonds, etc.	\$619,963 32

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Warehouse receipts for various kinds of merchandise, mostly grain	\$611,746 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Various Eastern, Central American, and Pacific Coast banks and bankers..	\$337,737 14

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Leasehold interest in bank premises and fixtures.....	\$41,020 80
Contingent claim against Richards, Harrison & Sherwood	4,718 01
Total	\$45,738 81

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 23, 1895.)

Resources.		Liabilities.	
Real estate	\$132,325 33	Due home office	\$4,883,225 73
Loans and discounts	4,810,215 99	Due depositors	2,663,104 44
Cash balances	2,225,398 46	Due banks and bankers	851,399 22
Due from banks and bankers ..	809,864 95	Interest collected	28,504 79
Expenses, taxes, etc.	17,682 12	Rents, exchange, etc.	4,176 43
Other assets	50,767 72	Other liabilities	165,523 91
Letters of credit	549,679 95		
Total resources	\$8,595,934 52	Total liabilities	\$8,595,934 52

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

(Established 1865; reincorporated September 13, 1880.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WILLIAM STEEL, Assistant Manager.

GUSTAV FRIEDERICH, Cashier.

Resources.		Liabilities.	
Bank premises (an investment made by our head office, in whose books the asset appears.)		Capital paid in coin. (See below.)	
Real estate taken for debt	\$141,846 22	Reserve fund is held in London and amounts to £50,000.	
Miscellaneous bonds and stocks	3,912 25	Due depositors	\$958,512 87
Loans on real estate	264,010 22	Due banks and bankers in California	111,136 66
Loans on stocks and bonds	344,598 37	Due banks and bankers outside this State	886 14
Loans on other securities	230,604 17	Other liabilities	5,862 42
Loans on personal security and overdrafts	1,013,097 39	Due our head office	2,524,256 52
Money on hand	311,334 61		
Checks and other cash items ..	103,156 54		
Due from banks and bankers in California	220,291 90		
Due from banks and bankers outside this State	124,405 50		
Expenses	20,194 48		
Taxes	2,617 67		
Other assets	166,399 20		
Portland branch	158,047 17		
Tacoma branch	496,138 92		
Total resources	\$3,600,654 61	Total liabilities	\$3,600,654 61

The amount of capital stock of the bank of which this is a branch is £700,000; amount subscribed is £490,000; amount paid in coin is £490,000. The total number of shares of stock issued is 70,000 shares; the amount paid on each share of stock is £7.

The names of the Directors, and the number of shares of stock held by each on July 31, 1896, are as follows: George William Campbell, 150; Henry Goschen, 150; Charles Hemery, 1,000; William Newbold, 150; Robert Davie Peebles, 1,400; Norman Dunning Rideout, 875; Robert Ryrie, 450; Arthur Scrivener, 150. Total number of shares held by the Directors is 4,325 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco	\$82,663 96
Los Angeles	18,831 96
Alameda	13,037 17
Contra Costa	9,871 38
Santa Cruz	11,256 19
San Mateo	150 56
Tulare	6,035 00
Total	\$141,846 22

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Francisco	\$113,129 04
Alameda	30,000 00
Marin	5,000 00
Tehama	1,550 00
Sonoma	11,763 20
San Mateo	34,000 00
Monterey	15,284 59
Kern	10,500 00
Fresno	19,393 42
Modoc	3,000 00
Kitsap, State of Washington	6,889 97
Lake, State of Oregon	6,000 00
Washoe, State of Nevada	6,000 00
Santa Clara	1,500 00
Total	\$264,010 22

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous stocks		\$268,998 37	\$370,375 50
Mining stocks		200 00	500 00
Bonds	\$106,765 00	75,400 00	90,744 25
Totals		\$344,598 37	\$461,619 75

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts	\$62,258 14	\$78,207 15
Bills of lading	11,223 02	13,518 91
Deposit of other notes as collateral security	156,623 01	179,148 36
Life policies	500 00	500 00
Totals	\$230,604 17	\$271,374 42

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Butte County, Chico	\$85,000 00
Bank of Orland, Orland	38,291 90
Farmers Savings Bank, Lakeport	12,000 00
Rideout Bank, Marysville	30,000 00
Santa Rosa Bank, Santa Rosa	55,000 00
J. P. Morgan & Co., New York	120,988 13
Chartered Bank of India, Australia, and China, Shanghai	159 85
National Bank of India, London	22 20
Bank of New South Wales, Sydney	1,362 04
Bank of New South Wales, Melbourne	287 98
Bank of New South Wales, Auckland	960 00
Cocks, Biddulph & Co., London	625 30
Total	\$344,697 40

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Drafts accepted by our head office under our letters of credit, not yet due..	\$164,157 88
Miscellaneous	2,241 32
Total	\$166,399 20

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 6, 1896.)

Resources.		Liabilities.	
Real estate	\$144,282 15	Due head office	\$2,373,899 01
Loans and discounts	1,946,862 26	Due depositors	948,027 02
Overdrafts	157,644 91	Due banks and bankers	135,861 43
Cash balances	380,500 78	Other liabilities	3,914 30
Due from banks and bankers	615,816 09		
Expenses, taxes, etc.	12,779 96		
Other assets	203,815 61		
Total resources	\$3,461,701 76	Total liabilities	\$3,461,701 76

MARKET STREET BANK—SAN FRANCISCO.

Showing its Financial Condition at Close of Business on July 31, 1896.

S. C. LILLIS, President.

W. S. HOPKINS, Cashier.

Resources.		Liabilities.	
Real estate	\$6,400 00	Capital paid in coin	\$50,000 00
Miscellaneous stocks	589 50	Profit and loss	306 58
County warrants	20 00		
Loans on real estate	2,000 00		
Loans on stocks	1,500 00		
Loans on personal security	30,791 74		
Money on hand	309 85		
Due from banks and bankers	1,632 69		
Furniture and fixtures	2,500 00		
Expenses and taxes	280 55		
Liens and judgments	1,700 00		
Centerville and Kingsburg Irrigation Ditch warrants	2,582 25		
Total resources	\$50,306 58	Total liabilities	\$50,306 58

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
Fresno	\$6,300 00	\$6,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$2,000 00	\$4,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Centerville and Kingsburg Irrigation Ditch stock	\$24,850 00	\$1,500 00	\$2,662 50

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Fresno County warrant.....	\$20 00	\$20 00	\$20 00
Centerville and Kingsburg Irrigation Ditch warrants.....	2,582 25	2,582 25	2,582 25
Centerville and Kingsburg Irrigation Ditch stock.....	6,300 00	589 50	675 00
Totals	\$8,902 25	\$3,191 75	\$3,277 25

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco.....	\$1,032 80
First National Bank of Fresno.....	599 89
Total	\$1,632 69

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Liens and judgments.....	\$1,700 00	\$5,000 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 25, 1896.)

Resources.		Liabilities.	
Real estate.....	\$7,300 00	Capital paid up.....	\$50,000 00
Invested in stocks, bonds, and warrants.....	2,456 10	Due depositors.....	6,546 32
Loans and discounts.....	41,613 16	State, county, or city money.....	6,000 00
Cash balances.....	3,477 85	Interest collected.....	1,176 29
Due from banks and bankers.....	3,737 22	Rents, exchange, etc.....	180 28
Furniture, fixtures, etc.....	2,500 00		
Expenses, taxes, etc.....	1,118 56		
Other assets.....	1,700 00		
Total resources	\$63,902 89	Total liabilities	\$63,902 89

NEVADA BANK OF SAN FRANCISCO.

(Incorporated October, 1875.)

Showing its Financial Condition at Close of Business on July 31, 1896.

ISAIAH W. HELLMAN, President.

D. B. DAVIDSON, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$4,660 17	Capital paid in coin	\$3,000,000 00
United States bonds	112,839 00	Reserve fund	500,000 00
Miscellaneous bonds	722,103 05	Profit and loss and contin-	
Loans on real estate	193,345 90	gent fund	154,196 15
Loans on stocks and bonds	1,220,919 00	Due depositors	3,791,950 02
Loans on other securities		Due banks and bankers	478,527 92
(grain, etc.)	57,978 36	Dividends unpaid	5,025 00
Loans on personal security and		Certified checks	11,981 05
overdrafts	3,220,964 06	Cashier's checks outstanding	475 58
Money on hand	1,631,598 70	Interest, commission, etc.	34,709 58
Due from banks and bankers	377,365 03	Letters of credit outstanding	698,856 49
Furniture and fixtures	4,000 00	Bills for collection per contra	385,277 27
Expenses	8,220 18		
Taxes	3,238 26		
Customers' liabilities under			
letters of credit, etc.	1,118,490 08		
Bills for collection to sundry			
banks	385,277 27		
Total resources	\$9,060,999 06	Total liabilities	\$9,060,999 06

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. Total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry F. Allen, 600; John F. Bigelow, 250; Chas. de Guigné, 250; Henry L. Dodge, 250; Jas. L. Flood, 1,250; Lewis Gerstle, 600; I. W. Hellman, 5,765; John W. Mackay, 1,000; Levi Strauss, 850; David N. Walter, 450; Robt. Watt, 250. Total number of shares held by the Directors is 11,515 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Kings County, Washington	\$970 50
Snohomish County, Washington	602 41
Kitsap County, Washington	555 94
Sydney County, Washington	58 96
Tulare County, California	2,472 36
Total	\$4,660 17

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Francisco	\$13,850 77
Santa Clara	10,000 00
Contra Costa	141,000 00
Solano	25,000 00
State of Washington	3,495 13
Total	\$193,345 90

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
United States Government bonds	\$100,000 00	\$112,839 00
First mortgage railroad bonds	712,000 00	722,103 05
Totals	\$812,000 00	\$834,942 05

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.
Railroad first mortgage bonds, Spring Valley Water bonds and stock, San Francisco Gas Company stock, electric light, sugar, and mining stock..	\$1,220,919 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Grain, cream tartar, dried and canned fruits, etc.....	\$57,978 36

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
American Exchange National Bank, New York.....	\$14,963 95
Importers and Traders National Bank, New York.....	24,056 04
Merchants National Bank, New York.....	5,231 31
Heidelbach, Ickelheimer & Co., New York.....	14,710 72
Lehman Bros., New York.....	23,098 23
Merchants National Bank, Chicago.....	42,936 08
First National Bank, Chicago.....	31,713 51
First National Bank, Denver.....	9,688 32
Metropolitan National Bank, Kansas City.....	7,363 75
Merchants National Bank, Omaha.....	708 03
Utah National Bank, Salt Lake.....	2,294 83
Puget Sound National Bank, Seattle.....	5,667 84
Bank of North America, Philadelphia.....	5,062 13
Farmers and Mechanics National Bank, Philadelphia.....	9,080 73
Shoe Leather National Bank, Boston.....	3,074 06
National Bank of Commerce, St. Louis.....	9,588 11
Union Bank of London, London.....	147,425 09
Paris, Hamburg, Berlin, and Dublin banks.....	12,095 70
Sundry banks.....	8,606 60
Total.....	\$377,365 03

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Furniture, taxes, expenses, etc.....	\$15,458 44

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 8, 1896.)

Resources.		Liabilities.	
Real estate.....	\$1,837 31	Capital paid up.....	\$3,000,000 00
Invested in stocks, bonds, and warrants.....	921,227 90	Reserve fund.....	500,000 00
Loans and discounts.....	5,086,581 20	Due depositors.....	3,149,184 94
Cash balances.....	1,077,756 78	Letters of credit.....	1,283,932 47
Letters of credit debtors.....	1,283,932 47	Due banks and bankers, current accounts.....	1,210,469 20
Due from banks and bankers.....	957,791 12	Interest collected.....	51,476 93
Furniture, fixtures, etc.....	4,000 00	Rents, exchange, etc.....	12,085 07
Expenses, taxes, etc.....	23,844 50	Dividends unpaid.....	3,300 00
Other assets.....	552 45	Profit and loss.....	147,075 12
Total resources.....	\$9,357,523 73	Total liabilities.....	\$9,357,523 73

SATHER BANKING COMPANY—SAN FRANCISCO.

(Incorporated March 21, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

JAMES K. WILSON, President.

LEWIS I. COWGILL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$274,125 44	Capital paid in coin	\$945,411 63
Miscellaneous bonds and stocks	38,219 01	Due depositors	553,896 10
Loans on real estate	45,000 00	Due banks and bankers	71,973 75
Loans on stocks, bonds, and warrants	118,909 75		
Loans on other securities (grain, etc.)	96,012 56		
Loans on personal security and overdrafts	623,954 75		
Money on hand	241,324 96		
Checks and other cash items	46,332 45		
Due from banks and bankers	75,402 56		
Furniture and fixtures	12,000 00		
Total resources	\$1,571,281 48	Total liabilities	\$1,571,281 48

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Albert Miller, 80; E. A. Bruguire, 1,200; V. H. Metcalf, 50; Wm. P. Johnson, 150; C. S. Benedict, 185; James K. Wilson, 50; F. W. Sumner, 75. Total number of shares held by the Directors is 1,790 shares.

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.
Contra Costa Water Co. 5% bonds	\$24,000 00	\$23,520 00
Novato Land Co. stock		14,699 01
Total		\$38,219 01

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
J. P. Morgan & Co., New York	\$34,296 96
Drexel & Co., Philadelphia	216 55
Downer & Co., Boston	313 28
National Bank of Commonwealth, Boston	200 12
Continental National Bank, Chicago	9,568 81
Mechanics Bank, St. Louis	909 20
First National Bank, Kansas City	220 79
National Bank of Commerce, Denver	244 38
Brown, Shipley & Co., London	8,768 04
Morgan, Hayes & Co., Paris	528 72
Wm. Collins & Sons, Ventura	4,373 17
Farmers Bank, Fresno	257 03
First National Bank, Oakland	735 92
Bank of San José, San José	3,009 16
Ladd & Tilton, Portland	1,796 03
National Bank of D. O. Mills & Co., Sacramento	3,727 85
Sundry banks	6,236 55
Total	\$75,402 56

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 20, 1896.)

Resources.		Liabilities.	
Real estate.....	\$287,761 93	Capital paid up.....	\$1,000,000 00
Invested in stocks, bonds, and warrants.....	38,219 01	Reserve fund.....	3,000 00
Loans, discounts, and overdrafts.....	1,066,034 81	Due depositors.....	575,494 78
Cash balances.....	225,787 74	Due banks and bankers.....	72,266 88
Due from banks and bankers.....	80,570 09	Interest collected.....	1,519 56
Furniture, fixtures, etc.....	12,000 00	Rents, exchange, etc.....	125 32
Expenses, taxes, etc.....	1,442 83	Profit and loss.....	59,409 87
Total resources.....	\$1,711,816 41	Total liabilities.....	\$1,711,816 41

TALLANT BANKING COMPANY—SAN FRANCISCO.

(Incorporated July 28, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

JOHN D. TALLANT, President.

JOHN DEMPSTER MCKEE, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$94,359 52	Capital paid in coin.....	\$500,000 00
Miscellaneous stocks.....	47,010 00	Reserve fund.....	5,000 00
Loans on real estate.....	138,976 58	Profit and loss and contingent fund.....	27,716 65
Loans on stocks, bonds, and warrants.....	99,556 36	Due depositors.....	734,276 54
Loans on other securities (in warehouses).....	74,500 00	Due banks and bankers.....	70,152 52
Loans on personal security and overdrafts.....	655,625 98		
Money on hand.....	115,003 95		
Checks and other cash items.....	23,143 20		
Due from banks and bankers.....	69,146 49		
Furniture and fixtures.....	1,000 00		
Expenses and taxes.....	16,833 41		
Other assets.....	1,990 22		
Total resources.....	\$1,337,145 71	Total liabilities.....	\$1,337,145 71

The amount of capital stock is \$1,000,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John D. Tallant, 1,000; Frederick W. Tallant, 1,000; John Dempster McKee, 490; Austin C. Tubbs, 10; E. T. Brice, 875; William E. Mighell, 10; Joseph Knowland, 10. Total number of shares held by the Directors is 3,395 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$76,277 69	\$98,000 00
Santa Barbara.....	18,081 83	25,000 00
Totals.....	\$94,359 52	\$123,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$10,298 00	\$17,000 00
San Francisco	47,587 50	113,000 00
San Francisco and Santa Clara	5,600 00	25,000 00
San Joaquin and Stanislaus	75,491 08	200,000 00
Totals	\$138,976 58	\$355,000 00

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
Eel River Valley Lumber Co. stock	\$45,000 00	\$65,000 00
Shipowners and Merchants Tug Boat Co. stock	2,010 00	3,000 00
Totals	\$47,010 00	\$68,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.
Bancroft-Whitney Co. stock	\$12,621 00
Indianapolis and Vincennes R. R. Co. bond	100 00
California Title Insurance and Trust Co. stock	4,000 00
Alaska Improvement Co. stock	5,000 00
Coöperative Renters Investment Co. and Pleasant Valley Farming Co. stock	7,000 00
Eel River Valley Lumber Co. stock	20,000 00
Alameda Savings Bank stock	1,700 00
Sun Creek Land and Cattle Co. and Bank of Arcata and Western Redwood Co. stock	7,500 00
Excelsior Coal and Screening Co. stock	900 00
Oakland, San Leandro, and Haywards Electric R. R. Co. stock	2,500 00
Portland Gas Co. bonds	500 00
Citizens Building and Loan Association stock	500 00
California Guarantee Investment Co. stock	4,835 36
Paraffine Paint and Vigorit and Giant Powder Co. stock	1,000 00
Shipowners and Merchants Tug Boat Co. and Alaska Packers Association stock	3,800 00
Mutual Savings Fund, Loan, and Building Association stock	610 00
Oakland Gaslight and Heat Co. stock	3,000 00
Union National Bank, Oakland, stock	8,500 00
Householders Building and Loan Association stock	600 00
Owl Drug Co. stock	1,500 00
Sacramento County reclamation warrants	10,000 00
Alaska Packers Association stock	1,140 00
Giant Powder Co. stock	250 00
Golden Gate Sanitary District bonds	2,000 00
Total	\$99,556 36

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
J. P. Morgan & Co., New York	\$42,252 89
National Bank of America, Chicago	3,318 84
National Bank of Commerce, Kansas City	3,618 77
Colorado National Bank, Denver	3,028 60
First National Bank, Helena, Mont.	638 57
National Bank of D. O. Mills & Co., Sacramento	4,521 86
Knauth, Nachod & Kuhne, New York	5,998 37
Union National Bank, Oakland	3,270 13
Ladd & Tilton, Portland, Or.	2,479 29
Filiale der Dresdner Bank in Hamburg	19 17
Total	\$69,146 49

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
One sixteenth interest in steam schooner "Westport"	\$381 50	\$1,250 00
Schooner taken for debt	1,608 72	2,500 00
Totals	\$1,990 22	\$3,750 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 14, 1896.)

Resources.		Liabilities.	
Real estate	\$95,176 69	Capital paid up	\$500,000 00
Invested in stocks, bonds, and warrants	45,000 00	Reserve fund	2,000 00
Loans and discounts	1,023,656 90	Due depositors	853,882 54
Cash balances	200,247 49	Due banks and bankers	74,552 99
Due from banks and bankers	59,857 57	Interest collected	46,074 79
Furniture, fixtures, etc.	1,000 00	Profit and loss	5,055 40
Expenses, taxes, etc.	30,797 91		
Other assets	25,829 16		
Total resources	\$1,481,565 72	Total liabilities	\$1,481,565 72

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

(Incorporated February 5, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896.

JOHN J. VALENTINE, President.

H. WADSWORTH, Cashier.

Resources.		Liabilities.	
Real estate	\$558,151 21	Capital paid in coin	\$500,000 00
United States bonds	116,586 25	Reserve fund	5,750,000 00
Miscellaneous bonds and stocks	705,851 73	Profit and loss and contingent fund	500,344 54
County warrants	116,841 10	Due depositors	2,485,707 53
Loans on real estate	873,119 34	Due banks and bankers	595,604 39
Loans on stocks, bonds, and warrants	1,806,355 95		
Loans on other securities (grain, etc.)	140,953 16		
Loans on personal security and overdrafts	1,818,490 56		
Money on hand	545,672 96		
Checks and other cash items	212,116 61		
Due from banks and bankers, including our branches	2,913,809 35		
Furniture and fixtures	22,845 29		
Other assets	862 95		
Total resources	\$9,831,656 46	Total liabilities	\$9,831,656 46

The amount of capital stock is \$8,000,000; amount subscribed is \$8,000,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 80,000 shares; the average amount paid on each share of stock is \$6 25.

The names of the Directors, and number of shares of stock held by each, are as follows: Charles F. Crocker, 100; B. P. Cheney, 30; Oliver Eldridge, 10; Dudley Evans, 12; George E. Gray, 20; Henry E. Huntington, 10; Homer S. King, 160; John J. Valentine, 300; John J. McCook, 10. Total number of shares held by the Directors is 652 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County or State Situated In.	Cost on Books.	Market Value.
Contra Costa, Fresno, Los Angeles, Marin, Merced, Napa, Sacramento, San Francisco, San Mateo, and Sonoma counties, and in States of Illinois, Missouri, Nebraska, New Jersey, New Mexico, Oregon, Texas, Utah	\$558,151 21	\$600,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County or State.	Amt. Loaned.	Market Value.
Alameda, Butte, Fresno, Kings, Los Angeles, Mendocino, Orange, Placer, Sacramento, San Benito, San Francisco, San Luis Obispo, Santa Barbara, and Santa Clara counties, and in States of Illinois and Oregon	\$873,119 34	\$1,550,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds of 1907	\$1,000 00	\$1,086 25	\$1,065 00
United States 5% bonds of 1904	100,000 00	115,500 00	110,000 00
Miscellaneous bonds and stocks	740,000 00	705,851 73	712,000 00
Warrants	116,841 10	116,841 10	116,841 10
Totals	\$957,841 10	\$939,279 08	\$939,906 10

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous	\$3,250,000 00	\$1,806,355 95	\$2,850,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Miscellaneous staples, etc.	\$140,953 16	\$190,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Representing balances due from branches and correspondents, principally in large Eastern cities and foreign countries	\$2,913,809 35

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Postage stamp account	\$862 95	\$862 95

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 1, 1895.)

Resources.		Liabilities.	
Real estate	\$490,746 96	Capital paid up	\$500,000 00
Invested in stocks, bonds, and warrants	634,345 01	Reserve fund	5,750,000 00
Loans and discounts	4,567,183 62	Due depositors	2,313,634 71
Cash balances	1,066,099 63	Due banks and bankers	1,266,907 80
Due from banks and bankers	2,746,532 71	Profit and loss	426,254 56
Furniture, fixtures, etc.	25,845 29		
Other assets	726,043 85		
Total resources	\$10,256,797 07	Total liabilities	\$10,256,797 07

BANK OF ALAMEDA.

(Incorporated October 31, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896.

H. SEVENING, President.

J. E. BAKER, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds	\$33,600 00	Capital paid in coin	\$100,000 00
County warrants	132 75	Reserve fund	49,588 00
Loans on real estate	101,278 96	Profit and loss and contin- gent fund	1,225 29
Loans on personal security and overdrafts	157,094 21	Due depositors	132,625 74
Money on hand	19,766 16	Due banks and bankers	42,678 23
Checks and other cash items	244 23	State, county, or city money	8,392 70
Due from banks and bankers	17,042 44	Dividends unpaid	608 00
Furniture and fixtures	4,481 91		
Expenses	1,474 35		
Taxes	2 95		
Total resources	\$335,117 96	Total liabilities	\$335,117 96

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevening, 13; D. Linderman, 27; R. A. Thompson, 211; Jos. Knowland, 93; Columbus Bartlett, 10; Geo. H. Payne, 30; F. W. Van Sicklen, 10. The total number of shares held by the Directors is 394 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$101,278 96	\$190,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Oregon Railway and Navigation Company first mortgage 6% bonds	\$30,000 00	\$33,600 00	\$33,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank of San Francisco	\$6,215 54
First National Bank, New York	3,973 80
First National Bank, Chicago	4,354 31
First National Bank, San Francisco	205 53
San Francisco Savings Union, San Francisco	692 89
Mutual Savings Bank, San Francisco	1,066 15
German Savings Bank, San Francisco	300 60
Hibernia Savings Bank, San Francisco	233 62
Total	\$17,042 44

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 12, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$34,579 68	Capital paid up.....	\$100,000 00
Loans on real estate.....	104,409 68	Reserve fund.....	42,978 12
Loans and discounts.....	142,485 65	Due depositors.....	204,318 40
Cash balances.....	32,876 25	Due banks and bankers.....	28,415 22
Due from banks and bankers.....	59,945 15	Interest collected.....	7,004 23
Furniture, fixtures, etc.....	4,001 91	Rents, exchange, etc.....	232 46
Expenses, taxes, etc.....	4,312 21	Dividends unpaid.....	330 00
Other assets.....	667 95		
Total resources.....	\$383,278 48	Total liabilities.....	\$383,278 48

ALHAMBRA BANK.

(Incorporated October 10, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. M. ELLIOTT, President.

J. A. GREEN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$9,400 00	Capital paid in coin.....	\$25,000 00
Real estate taken for debt....	1,900 00	Profit and loss and contingent fund.....	1,393 85
Miscellaneous bonds.....	700 00	Due depositors.....	40,979 94
Loans on real estate.....	8,834 00	Other liabilities.....	700 00
Loans on stocks, bonds, and warrants.....	467 70		
Loans on other securities (grain, etc.).....	3,930 00		
Loans on personal security and overdrafts.....	23,356 16		
Money on hand.....	4,342 97		
Due from banks and bankers.....	11,973 23		
Furniture and fixtures.....	1,500 00		
Expenses.....	1,674 73		
Total resources.....	\$68,078 79	Total liabilities.....	\$68,078 79

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Jas. Wayne, 10; Gail B. Johnson, 80; S. B. Kingsley, 20; G. B. Adams, 49; J. M. Elliott, 55; F. E. Gray, 150; J. A. Green, 100; Jas. McLaren, 120; Milbank Johnson, 166. Total number of shares held by the Directors is 750 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside (265 acres).....	\$1,900 00	\$2,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside.....	\$4,104 00	\$8,000 00
Los Angeles.....	4,350 00	10,000 00
Alameda.....	380 00	800 00
Totals.....	\$8,834 00	\$18,800 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
San Jacinto and Pleasant Valley Irrigation bonds.....	\$1,250 00	\$700 00

AMOUNT LOANED ON BONDS.

	Par. Value.	Amt. Loaned.
San Jacinto and Pleasant Valley Irrigation bonds.....	\$1,000 00	\$467 70

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Horses, mules, and machinery.....	\$2,041 00	\$5,000 00
Crop mortgages.....	489 00	1,000 00
Grain in warehouse.....	1,400 00	1,800 00
Totals.....	\$3,930 00	\$7,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Los Angeles.....	\$4,466 84
Chase National Bank, New York.....	6,168 84
First National Bank, San Francisco.....	859 33
State Bank, San Jacinto.....	478 22
Total.....	\$11,973 23

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 26, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$9,400 00	Capital paid up.....	\$25,000 00
Other real estate.....	1,495 00	Reserve fund.....	200 00
Loans and discounts.....	41,386 23	Due depositors.....	37,323 57
Cash balances.....	3,134 55	Due banks and bankers.....	185 04
Due from banks and bankers.....	6,494 64	Interest collected.....	2,259 07
Furniture, fixtures, etc.....	1,500 00	Profit and loss.....	510 67
Expenses, taxes, etc.....	2,067 93		
Total resources.....	\$65,478 35	Total liabilities.....	\$65,478 35

CITIZENS BANK OF ANAHEIM.

(Incorporated October 18, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

H. COHEN, President.

L. GOLDWATER, Cashier.

Resources.		Liabilities.	
Miscellaneous stocks	\$1,735 82	Capital paid in coin	\$20,000 00
Loans on real estate	37,645 00	Reserve fund	2,500 00
Loans on stocks and bonds	5,213 53	Profit and loss and contin-	
Loans on other securities		gent fund	332 39
(grain, etc.)	1,257 00	Due depositors	74,331 81
Loans on personal security and		Interest	164 40
overdrafts	19,957 27	Exchanges	23 05
Money on hand	10,698 79		
Checks and other cash items ..	250 61		
Due from banks and bankers ..	20,435 61		
Expenses	78 62		
Other assets (rent)	80 00		
Total resources	\$97,351 65	Total liabilities	\$97,351 65

The amount of capital stock is \$100,000; amount subscribed is \$80,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 800 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: K. Cohn, 40; A. Melrose, 10; H. Cohen, 200; W. T. Brown, 40; L. Goldwater, 445. Total number of shares held by the Directors is 735 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	\$37,645 00	\$111,150 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
2 shares Westminster Butter and Cheese Co. stock	\$100 00	\$100 00	\$100 00
26 shares Anaheim Building and Loan Association stock		1,635 00	1,635 00
Totals		\$1,735 00	\$1,735 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Sundry loans on 188 shares Anaheim Union Water Co. stock	\$18,800 00	\$1,075 00	\$1,880 00
240 shares Redlands Improvement Land Co. stock	24,000 00	2,750 00	6,000 00
Mortgage on 20 acres land			2,500 00
4 shares J. M. Griffith Lumber Co. stock	3,000 00	903 53	3,000 00
1 Anaheim Union Water Co. bond	250 00	140 00	250 00
1 share Westminster Butter and Cheese Co. stock	50 00	50 00	50 00
20 shares Anaheim Building and Loan Association stock	589 00	295 00	589 00
Totals	\$46,689 00	\$5,213 53	\$14,269 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse	\$1,257 00	\$1,900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$3,312 67
Farmers and Merchants Bank, Los Angeles	15,547 88
Importers and Traders National Bank, New York	1,056 93
First National Bank, Santa Ana	163 32
Exchange Bank, Santa Ana	203 30
Fruit Growers Bank, Fullerton	151 51
Total	\$20,435 61

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 31, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$1,919 01	Capital paid up	\$20,000 00
Loans and discounts	70,642 93	Reserve fund	1,500 00
Cash balances	11,157 87	Due depositors	89,316 21
Due from banks and bankers	29,390 04	Due banks and bankers	7 88
Expenses and rent	516 10	Interest collected	1,702 27
		Rents, exchange, etc.	107 20
		Profit and loss	375 12
		Other liabilities	617 27
Total resources	\$113,625 95	Total liabilities	\$113,625 95

BANK OF ANTIOCH.

(Incorporated October 12, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

W. R. FORMAN, President.

R. HARKINSON, Cashier.

Resources.		Liabilities.	
Bank premises	\$5,845 00	Capital paid in coin	\$80,000 00
Loans on real estate	73,240 00	Reserve fund	1,000 00
Loans on personal security and overdrafts	73,112 69	Profit and loss and contingent fund	2,568 57
Money on hand	5,601 01	Due depositors	75,665 33
Due from London, Paris, and American Bank	10,916 51	Due banks and bankers	281 31
Furniture and fixtures	800 00	State, county, or city money ..	10,000 00
Total resources	\$169,515 21	Total liabilities	\$169,515 21

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: W. R. Forman, 75; R. Harkinson, 100; J. C. Rouse, 40; J. Rio Baker, 5; H. F. Beede, 15. Total number of shares held by the Directors is 235 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Contra Costa	\$70,840 00	\$150,000 00
Fresno	1,900 00	4,000 00
Santa Clara	500 00	1,500 00
Totals	\$73,240 00	\$155,500 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 22, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$5,845 00	Capital paid up.....	\$80,000 00
Loans and discounts.....	127,390 08	Reserve fund.....	500 00
Cash balances.....	11,401 41	Due depositors.....	77,509 58
Due from banks and bankers.....	23,126 55	State, county, or city money.....	10,000 00
Furniture, fixtures, etc.....	800 00	Interest collected.....	370 95
Expenses, taxes, etc.....	67 40	Rents, exchange, etc.....	3 28
		Profit and loss.....	246 63
Total resources.....	\$168,630 44	Total liabilities.....	\$168,630 44

BANK OF ARCATA.

(Incorporated September 11, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896.

THOMAS BAIR, President.

WESLEY W. STONE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$9,766 55	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	4,433 64	Profit and loss and contin- gent fund.....	14,482 45
Loans on real estate.....	55,911 90	Due depositors.....	93,840 85
Loans on stocks.....	9,000 00	Due banks and bankers.....	3,921 73
Loans on personal security and overdrafts.....	89,811 02	Dividends unpaid.....	284 00
Money on hand.....	18,058 90	Interest collected.....	684 07
Checks and other cash items.....	3,471 42		
Due from banks and bankers.....	19,721 06		
Furniture and fixtures.....	2,984 26		
Expenses.....	54 35		
Total resources.....	\$213,213 10	Total liabilities.....	\$213,213 10

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Brizard, 14; J. C. Bull, Jr., 10; J. P. Anderson, 10; G. H. Tilley, 5; O. H. Spring, 15; Thomas Bair, 250; Wesley W. Stone, 126. Total number of shares held by the Directors is 430 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Humboldt.....	\$4,433 64	\$4,433 64

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Humboldt.....	\$51,411 90	\$70,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
900 shares Western Redwood Co. stock.....	\$90,000 00	\$6,000 00	\$15,000 00
166 shares Arcata Land Improvement Co. stock..	16,600 00	3,000 00	5,500 00
Totals	\$106,000 00	\$9,000 00	\$20,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$7,467 56
National Park Bank, New York	5,543 75
Bank of Eureka	6,709 75
Total	\$19,721 06

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 6, 1895.)

Resources.		Liabilities.	
Bank premises	\$9,766 55	Capital paid up	\$100,000 00
Other real estate	4,433 64	Due depositors	79,887 34
Loans and discounts	138,385 48	Due banks and bankers	697 30
Cash balances	12,748 51	Interest collected	2,717 21
Due from banks and bankers ..	27,253 45	Profit and loss	13,168 11
Furniture, fixtures, etc.	2,984 26		
Expenses, taxes, etc.	897 67		
Total resources	\$196,469 96	Total liabilities	\$196,469 96

PLACER COUNTY BANK—AUBURN.

(Incorporated October 20, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

N. D. RIDEOUT, President.

T. J. NICHOLS, Cashier.

Resources.		Liabilities.	
Bank premises	\$7,000 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	4,500 00	Reserve fund	12,500 00
Miscellaneous bonds	24,700 00	Profit and loss and contin-	
County warrants	866 69	gent fund	5,199 80
Loans on real estate	22,121 00	Due depositors	191,772 12
Loans on personal security and		Interest	376 56
overdrafts	95,108 23	Exchange account	118 33
Money on hand	20,598 99		
Checks and other cash items..	5,175 40		
Due from banks and bankers..	77,360 15		
Furniture and fixtures	2,000 00		
Expenses	536 35		
Total resources	\$259,966 81	Total liabilities	\$259,966 81

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 625; D. W. Lubeck, 125; Norman Rideout, 50; J. H. Neff, 50; T. J. Nichols, 75. Total number of shares held by the Directors is 925 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Placer	\$4,500 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Placer	\$20,621 00	\$25,000 00
Stanislaus	1,500 00	2,000 00
Totals	\$22,121 00	\$27,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Spring Valley Water 4% bond	\$20,000 00	\$18,900 00	\$20,000 00
Spring Valley Water 6% bond	4,000 00	4,800 00	4,800 00
Newcastle school bonds	1,000 00	1,000 00	1,000 00
Totals	\$25,000 00	\$24,700 00	\$25,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$29,120 02
California State Bank, Sacramento	5,070 73
J. P. Morgan & Co., New York	24,149 70
The Rideout Bank, Marysville	19,019 70
Total	\$77,360 15

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 3, 1896.)

Resources.		Liabilities.	
Bank premises	\$7,400 00	Capital paid up	\$50,000 00
Other real estate	5,000 00	Reserve fund	10,000 00
Invested in stocks, bonds, and warrants	25,803 15	Due depositors	180,216 92
Loans and discounts	136,411 06	Interest collected	738 30
Cash balances	17,984 73	Rents, exchange, etc.	37 70
Due from banks and bankers ..	51,734 16	Profit and loss	5,786 28
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	446 10		
Total resources	\$246,779 20	Total liabilities	\$246,779 20

AZUSA VALLEY BANK—AZUSA.

(Incorporated August 17, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

W. R. POWELL, President.

P. C. DANIELS, Cashier.

Resources.		Liabilities.	
Bank premises	\$4,000 00	Capital paid in coin	\$18,000 00
Real estate taken for debt	3,553 59	Reserve fund	2,400 00
Miscellaneous bonds and stocks	18,190 00	Profit and loss and contin- gent fund	1,614 12
Loans on real estate	10,988 47	Due depositors	60,335 40
Loans on stocks	290 00	Due banks and bankers	6,747 93
Loans on personal security and overdrafts	33,116 10		
Money on hand	6,648 70		
Checks and other cash items ..	86 73		
Due from banks and bankers ..	10,713 41		
Furniture and fixtures	1,350 00		
Expenses	160 45		
Total resources	\$89,097 45	Total liabilities	\$89,097 45

The amount of capital stock is \$50,000; amount subscribed is \$18,000; amount paid in coin is \$18,000. The total number of shares of stock issued is 180 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. R. Powell, 12; Alfred P. Griffith, 9; P. C. Daniels, 29; J. E. Daly, 2; W. C. Ormiston, 5; Thos. Lovell, 10; H. D. Briggs, 2. Total number of shares held by the Directors is 69 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$3,553 59	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$10,988 47	\$34,300 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Covina Bank stock	\$20,000 00	\$10,000 00	\$10,000 00
Azusa Irrigating Co. bonds	9,000 00	8,190 00	8,190 00
Totals	\$29,000 00	\$18,190 00	\$18,190 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
State Mutual Building and Loan Association stock	\$500 00	\$140 00	\$160 00
Azusa Valley Lemon Curing Company stock ..	2,500 00	150 00	500 00
Totals	\$3,000 00	\$290 00	\$660 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Chase National Bank, New York	\$5,316 83
Crocker-Woolworth National Bank, San Francisco	850 04
Merchants National Bank, Los Angeles	4,541 54
People's Bank, Pomona	5 00
Total	\$10,713 41

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 19, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$4,000 00	Capital paid up.....	\$18,000 00
Other real estate.....	2,495 96	Reserve fund.....	2,000 00
Invested in stocks, bonds, and warrants.....	8,780 00	Due depositors.....	73,290 13
Loans and discounts.....	56,709 06	Due banks and bankers.....	5 00
Cash balances.....	5,240 77	Interest collected.....	1,827 13
Due from banks and bankers.....	16,136 91	Rents, exchange, etc.....	33 95
Furniture, fixtures, etc.....	1,350 00	Profit and loss.....	412 92
Expenses, taxes, etc.....	877 18	Other liabilities.....	20 75
Total resources.....	\$95,589 88	Total liabilities.....	\$95,589 88

BANK OF BAKERSFIELD.

(Incorporated September 30, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

S. W. WIBLE, President.

J. J. MACK, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$3,448 00	Capital paid in coin.....	\$125,000 00
County warrants.....	497 70	Reserve fund.....	45,000 00
Loans on real estate.....	54,593 22	Profit and loss and contingent fund.....	6,841 46
Loans on stocks.....	9,883 00	Due depositors.....	145,144 13
Loans on personal security and overdrafts.....	169,257 55	Due banks and bankers.....	466 00
Money on hand.....	17,983 15	Dividends unpaid.....	456 00
Checks and other cash items.....	7,769 02		
Due from banks and bankers.....	57,313 60		
Furniture and fixtures.....	1,500 00		
Expenses.....	662 35		
Total resources.....	\$322,907 59	Total liabilities.....	\$322,907 59

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$125,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows; S. W. Wible, 100; John M. Keith, 100; J. J. Mack, 100; E. Dinkelspiel, 5; D. W. Walser, 50. Total number of shares held by the Directors is 355 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern.....	\$3,448 00	\$3,448 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern.....	\$52,093 22	\$80,000 00
Tulare.....	2,500 00	5,000 00
Totals.....	\$54,593 22	\$85,000 00

AMOUNT INVESTED IN WARRANTS.

County warrants	Par Value.	Amt. Invested.	Market Value.
.....	\$497 70	\$497 70	\$497 70

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
34 shares Beardsley Canal stock.....	\$3,400 00	\$2,676 00	\$3,400 00
2 shares Farmers Canal stock.....	200 00	2,232 00	3,000 00
25 shares Bank of Bakersfield stock.....	2,500 00	975 00	1,750 00
70 shares Bakersfield Building and Loan stock.....	14,000 00	4,000 00	8,400 00
Totals.....	\$20,100 00	\$9,883 00	\$16,550 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco.....	\$27,898 36
Chase National Bank, New York.....	15,524 71
Northern Trust Co., Chicago.....	7,690 03
Producers Bank, Visalia.....	1,647 37
Farmers Bank, Fresno.....	326 10
C. B. Richards & Co., New York.....	21 07
Collections in transit.....	4,205 96
Total.....	\$57,313 60

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 7, 1896.)

Resources.		Liabilities.	
Real estate.....	\$3,448 00	Capital paid up.....	\$125,000 00
Invested in stocks, bonds, and warrants.....	3,029 32	Reserve fund.....	45,000 00
Loans and discounts.....	251,426 68	Due depositors.....	97,943 60
Cash balances.....	25,149 36	State, county, or city money.....	43,500 00
Due from banks and bankers.....	31,568 53	Due banks and bankers.....	1,546 86
Furniture, fixtures, etc.....	1,500 00	Interest collected.....	2,655 07
Expenses, taxes, etc.....	1,724 85	Rents, exchange, etc.....	107 98
Total resources.....	\$317,846 74	Profit and loss.....	2,093 23
		Total liabilities.....	\$317,846 74

KERN VALLEY BANK—BAKERSFIELD.

(Incorporated February 24, 1874.)

Showing its Financial Condition at Close of Business on July 31, 1896.

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$30,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	15,543 03	Reserve fund.....	60,000 00
Miscellaneous stocks.....	1,454 15	Profit and loss and contin-	
County warrants.....	97 25	gent fund.....	61,756 80
Loans on real estate.....	34,118 25	Due depositors.....	281,844 75
Loans on stocks.....	51,620 00	Due banks and bankers.....	23,003 76
Loans on personal security and overdrafts.....	355,170 87	Dividends unpaid.....	54 00
Money on hand.....	5,199 10	Bills payable.....	44,800 00
Checks and other cash items.....	438 16		
Furniture and fixtures.....	6,000 00		
Accrued interest.....	49,269 86		
Coyote scalps.....	22,548 64		
Total resources.....	\$571,459 31	Total liabilities.....	\$571,459 31

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. Jewett, 250½; H. A. Blodget, 244½; A. Weill, 6; C. Brower, 5; P. L. Jewett, 15. Total number of shares held by the Directors is 521 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)			
County Situated In.		Cost on Books.	Market Value.
Kern		\$12,302 34	\$14,000 00
Tulare		3,240 69	3,228 00
Totals		\$15,543 03	\$17,228 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	\$34,118 25	\$70,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Producers Savings Bank stock	\$2,000 00	\$540 00	\$600 00
Golden Gate Fruit Co. stock	17,500 00	914 15	3,000 00
Kern County warrants		97 25	97 25
Totals		\$1,551 40	\$3,697 25

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
398 shares Producers Savings Bank stock	\$39,800 00	\$12,000 00	\$12,000 00
10 shares Stockton Savings and Loan Society stock	1,000 00	1,425 00	1,500 00
300 shares Southern Hotel Association stock	30,000 00	9,250 00	18,000 00
25 shares Bakersfield Building and Loan Association stock	5,000 00	1,775 00	2,500 00
400 shares Lowell Land and Improvement Co. stock	40,000 00	26,825 00	30,000 00
5 shares Kern River Water Irrigation Co. stock	500 00	345 00	400 00
Totals	\$116,300 00	\$51,620 00	\$64,400 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 6, 1896.)

Resources.		Liabilities.	
Bank premises	\$30,000 00	Capital paid up	\$100,000 00
Other real estate	15,912 93	Reserve fund	60,000 00
Invested in stocks, bonds, and warrants	5,060 14	Due depositors	184,781 30
Loans and discounts	431,408 40	State, county, or city money	48,500 00
Cash balances	8,833 44	Due banks and bankers	116,976 45
Due from banks and bankers	2,258 01	Interest collected	13,659 71
Furniture, fixtures, etc.	6,000 00	Rents, exchange, etc.	319 78
Expenses, taxes, etc.	5,641 76	Dividends unpaid	138 00
Coyote certificates	22,548 64	Profit and loss	3,288 08
Total resources	\$527,663 32	Total liabilities	\$527,663 32

COMMERCIAL BANK—BERKELEY.

(Incorporated February 9, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

F. K. SHATTUCK, President.

A. W. NAYLOR, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$10,533 61	Capital paid in coin	\$20,000 00
Loans on personal security and overdrafts	86,346 62	Reserve fund	13,000 00
Money on hand	6,170 80	Profit and loss and contingent fund	355 69
Checks and other cash items	495 98	Due depositors	82,814 18
Due from banks and bankers	20,232 23	Due banks and bankers	9,517 62
Furniture and fixtures	1,600 00		
Expenses	308 25		
Total resources	\$125,687 49	Total liabilities	\$125,687 49

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: F. K. Shattuck, 200; J. L. Barker, 165; W. B. Rising, 55; C. M. Gayley, 50; J. W. Warnick, 50; W. E. Sell, 35; J. R. Little, 30. The total number of shares held by the Directors is 550 shares.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$11,060 41
National Bank of Commerce, New York	2,399 57
Central Bank, Oakland	1,716 65
Central Bank, savings account	5,000 00
Total	\$20,232 23

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 14, 1896.)

Resources.		Liabilities.	
Loans and discounts	\$87,699 90	Capital paid up	\$20,000 00
Cash balances	13,598 10	Reserve fund	11,000 00
Due from banks and bankers	41,015 27	Due depositors	87,126 59
Furniture, fixtures, etc.	1,557 62	State, county, or city money	16,000 00
Expenses, taxes, etc.	419 72	Due banks and bankers	9,504 24
		Interest collected	629 90
		Rents, exchange, etc.	29 88
Total resources	\$144,290 61	Total liabilities	\$144,290 61

SACRAMENTO VALLEY BANK—BIGGS.

(Incorporated December 16, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

G. K. SMITH, President.

J. A. FOSTER, Secretary.

Resources.		Liabilities.	
Real estate taken for debt.....	\$21,702 73	Capital paid in coin.....	\$60,000 00
Loans on real estate.....	39,662 69	Profit and loss and contin-	
Loans on stocks and warrants.....	3,265 00	gent fund.....	4,961 40
Loans on other securities		Due depositors.....	41,215 24
(grain, etc.).....	1,600 00	Due banks and bankers.....	18,901 24
Loans on personal security and			
overdrafts.....	49,781 11		
Money on hand.....	4,246 83		
Due from banks and bankers.....	1,054 75		
Furniture and fixtures.....	1,350 00		
Expenses and taxes.....	2,414 77		
Total resources.....	\$125,077 88	Total liabilities.....	\$125,077 88

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: G. K. Smith, 1,158; W. P. Hammon, 20; J. A. Foster, 16; J. M. Hastings, 50; W. A. Walker, 20. Total number of shares held by the Directors is 1,264 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Butte.....	\$21,702 73

Under present condition of financial affairs, it is impossible to state the cash value of the property.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Butte.....	\$32,281 24
Glenn.....	7,381 45
Total.....	\$39,662 69

Under present condition of financial affairs, it is impossible to state the cash value of the property.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.
Rio Bonito Orchard Co. stock.....	\$2,000 00
Farmers Coöperative Union stock.....	1,190 00
School warrant.....	75 00
Total.....	\$3,265 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat.....	\$1,600 00	\$2,000 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 31, 1896.)

Resources.		Liabilities.	
Real estate.....	\$21,722 73	Capital paid up.....	\$60,000 00
Loans and discounts.....	71,924 19	Due depositors.....	51,321 11
Cash balances.....	4,046 59	Interest collected.....	419 58
Due from banks and bankers..	12,419 38	Rents, exchange, etc.....	39 00
Furniture, fixtures, etc.....	1,350 00		
Expenses, taxes, etc.....	316 80		
Total resources.....	\$111,779 69	Total liabilities.....	\$111,779 69

BANK OF CAMPBELL.

(Incorporated July 13, 1896.)

Showing its Financial Condition at Close of Business on August 1, 1896.

SAMUEL F. COOPER, President.

JOHN F. DUNCAN, Cashier.

Resources.		Liabilities.	
Loans on personal security and overdrafts.....	\$34,074 97	Capital paid in coin.....	\$25,000 00
Money on hand.....	1,729 03	Due depositors.....	20,107 82
Checks and other cash items..	250 00		
Due from banks and bankers..	8,523 17		
Furniture and fixtures.....	500 00		
Expenses.....	30 65		
Total resources.....	\$45,107 82	Total liabilities.....	\$45,107 82

The amount of capital stock is \$50,000; amount subscribed is \$25,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Samuel F. Cooper, 432; F. M. Righter, 2; R. K. Thomas, 10; Benj. Campbell, 5; S. A. Moulton, 5; P. G. Keith, 5; C. D. Cutting, 5; E. Janes, 5; W. W. Turney, 5; S. G. Rodeck, 2; W. P. Cragin, 1. Total number of shares held by the Directors is 477 shares.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Garden City Bank and Trust Co., San José.....	\$1,805 94
Wells, Fargo & Co.'s Bank, San Francisco.....	6,249 95
Chase National Bank, New York.....	467 28
Total.....	\$8,523 17

BANK OF BUTTE COUNTY—CHICO.

(Incorporated January, 1873.)

Showing its Financial Condition at Close of Business on July 31, 1896.

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.		Liabilities.	
Bank premises	\$20,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt	66,074 48	Reserve fund	50,000 00
Miscellaneous stocks	40,500 00	Profit and loss and contin-	
County warrants	403 85	gent fund	62,321 08
Loans on real estate	174,773 12	Due depositors	173,233 49
Loans on personal security		Due banks and bankers	161,485 29
and overdrafts	378,141 91	Interest, etc.	1,877 56
Money on hand	11,165 23		
Due from California State			
Bank, Sacramento	4,268 73		
Furniture and fixtures	2,750 00		
Expenses	120 10		
Taxes	8 10		
Other assets	711 90		
Total resources	\$698,917 42	Total liabilities	\$698,917 42

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 350; Geo. C. Perkins, 200; J. R. Robinson, 260; F. C. Lusk, 410; Chas. Faulkner, 375. Total number of shares held by the Directors is 1,595 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	\$65,074 48	\$67,000 00
Tehama	1,000 00	1,000 00
Totals	\$66,074 48	\$68,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	\$174,773 12	\$200,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
831 shares Chico Water Co. stock	\$83,100 00	\$30,000 00	\$33,240 00
603 shares Chico Gas Co. stock	30,150 00	10,000 00	15,075 00
25 shares I. O. O. F. Hall stock	500 00	500 00	500 00
County and school warrants	414 15	403 85	414 15
Totals	\$114,164 15	\$40,903 85	\$49,229 15

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 30, 1896.)

Resources.		Liabilities.	
Bank premises	\$20,000 00	Capital paid up	\$250,000 00
Other real estate	64,950 00	Reserve fund	50,000 00
Invested in stocks, bonds, and warrants	40,707 10	Due depositors	206,485 32
Loans and discounts	527,756 74	Due banks and bankers	115,858 76
Cash balances	22,126 91	Interest collected	596 03
Due from banks and bankers	7,629 94	Rents, exchange, etc.	104 35
Furniture, fixtures, etc.	2,760 00	Dividends unpaid	120 00
Expenses, taxes, etc.	111 05	Profit and loss	62,852 79
		Other liabilities	14 49
Total resources	\$686,031 74	Total liabilities	\$686,031 74

BANK OF CHICO.

(Incorporated December 26, 1872.)

Showing its Financial Condition at Close of Business on July 31, 1896.

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.		Liabilities.	
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	122,621 27	Profit and loss and contingent fund	39,973 85
Miscellaneous stocks	7,739 00	Due depositors	100,374 64
County warrants	174 70	Due banks and bankers	51,243 92
Loans on real estate	141,645 67	Interest, exchange, etc.	38 01
Loans on personal security and overdrafts	195,266 11		
Money on hand	6,480 53		
Checks and other cash items	673 80		
Due from banks and bankers	437 40		
Furniture and fixtures	2,500 00		
Expenses	718 45		
Taxes	15 00		
Other assets (gold dust)	358 49		
Total resources	\$491,630 42	Total liabilities	\$491,630 42

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Orrin Gowell, 493; H. W. Heath, 500; A. H. Crew, 500. Total number of shares held by the Directors is 1,493 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	\$110,939 17	\$118,500 00
Glenn	10,100 00	11,600 00
Tehama	1,582 10	1,600 00
Totals	\$122,621 27	\$131,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte.....	\$75,780 25	\$181,525 00
Tehama.....	5,198 58	12,800 00
Glenn.....	3,000 00	8,000 00
Colusa.....	788 94	2,500 00
Lassen.....	700 00	1,200 00
San Francisco.....	56,177 90	75,000 00
Totals.....	\$141,645 67	\$281,025 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Park Hotel Co. stock.....	\$2,500 00	\$2,237 00	\$2,500 00
Odd Fellows Building Association stock.....	3,220 00	3,220 00	3,220 00
Chico Ice Co. stock.....	500 00	282 00	500 00
Chico Water Co. stock.....	3,200 00	1,000 00	1,600 00
Chico Canning Co. stock.....	1,000 00	1,000 00	1,000 00
Butte County warrants.....	174 70	174 70	174 70
Totals.....	\$10,594 70	\$7,913 70	\$8,994 70

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Oroville.....	\$73 96
National Bank of D. O. Mills & Co., Sacramento.....	363 44
Total.....	\$437 40

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold dust.....	\$358 49	\$358 49

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 30, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid up.....	\$300,000 00
Other real estate.....	122,621 27	Reserve fund.....	37,671 47
Invested in stocks, bonds, and warrants.....	7,956 00	Due depositors.....	108,000 96
Loans on real estate.....	79,931 93	Due banks and bankers.....	39,692 62
Loans and discounts.....	250,509 05	Interest collected.....	705 34
Cash balances.....	8,843 57	Rents, exchange, etc.	84 89
Due from banks and bankers.....	169 32		
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	422 49		
Other assets.....	201 65		
Total resources.....	\$486,155 28	Total liabilities.....	\$486,155 28

BANK OF CLOVERDALE.

(Incorporated February 25, 1884.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WM. T. BRUSH, President.

C. B. SHAW, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$57,000 00
Real estate taken for debt.....	11,373 65	Profit and loss and contin-	
Miscellaneous stocks.....	426 00	gent fund.....	1,837 59
Loans on real estate.....	16,612 54	Due depositors.....	47,725 41
Loans on personal security			
and overdrafts.....	39,489 98		
Money on hand.....	6,787 80		
Checks and other cash items..	47 90		
Due from banks and bankers..	15,342 72		
Furniture and fixtures.....	2,336 00		
Expenses.....	764 76		
Other assets.....	381 65		
Total resources.....	\$106,563 00	Total liabilities.....	\$106,563 00

The amount of capital stock is \$200,000; amount subscribed is \$57,000; amount paid in coin is \$57,000. The total number of shares of stock issued is 570 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. T. Brush, 30; J. E. Chalfant, 140; I. E. Shaw, 90; S. Pinschower, 10; G. W. Prescott, 100. Total number of shares held by the Directors is 370 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$3,132 25	\$3,132 25
Mendocino.....	8,241 40	8,241 40
Totals.....	\$11,373 65	\$11,373 65

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma.....	\$7,047 54	\$7,047 54
Mendocino.....	9,565 00	9,565 00
Totals.....	\$16,612 54	\$16,612 54

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
16 shares Cloverdale Wine Co. stock.....	\$320 00	\$320 00
9 shares Riverside Water Co. stock.....	106 00	106 00
Totals.....	\$426 00	\$426 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$14,028 52
Chase National Bank, New York.....	1,089 63
Santa Rosa Bank.....	2 05
Bank of Ukiah.....	222 52
Total.....	\$15,342 72

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Hops in warehouse, insured.....	\$381 65	\$381 65

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 20, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid up.....	\$57,000 00
Other real estate.....	10,621 85	Due depositors.....	42,303 53
Invested in stocks, bonds, and warrants.....	426 00	Due banks and bankers.....	1,042 13
Loans and discounts.....	58,815 88	Rents, exchange, etc.....	177 73
Cash balances.....	7,420 60	Profit and loss.....	4,473 56
Due from banks and bankers.....	10,840 01		
Furniture, fixtures, etc.....	2,336 00		
Expenses, taxes, etc.....	1,355 36		
Other assets.....	181 25		
Total resources.....	\$104,996 95	Total liabilities.....	\$104,996 95

COLUSA COUNTY BANK—COLUSA.

(Incorporated September 15, 1870.)

Showing its Financial Condition at Close of Business on July 31, 1896.

GEORGE HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$18,000 00	Capital paid in coin.....	\$500,000 00
Real estate taken for debt.....	186,416 98	Profit and loss and contin- gent fund.....	244,746 75
Miscellaneous bonds and stocks.....	6,384 00	Due depositors.....	413,974 65
County warrants.....	489 85	Due banks and bankers.....	3,135 92
Loans on real estate.....	443,559 06	Dividends unpaid.....	145 20
Loans on stocks, bonds, and warrants.....	50,765 00		
Loans on other securities (grain).....	37,348 69		
Loans on personal security and overdrafts.....	262,969 69		
Money on hand.....	33,217 31		
Checks and other cash items.....	3,647 13		
Due from banks and bankers.....	52,905 39		
Furniture and fixtures.....	3,000 00		
Other assets (machinery and stock).....	773 33		
Suspense account.....	48,686 86		
Judgment account.....	2,237 80		
Reclamation District No. 108 warrants.....	11,601 43		
Total resources.....	\$1,162,002 52	Total liabilities.....	\$1,162,002 52

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George Hagar, 653; W. F. Goad, 653; John Boggs, 50; W. P. Harrington, 380; Frank Miller, 72½. Total number of shares held by the Directors is 1,808½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Colusa and Glenn	\$186,416 98	\$186,416 98

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Colusa	\$393,885 74	\$500,000 00
Glenn	49,673 32	60,000 00
Totals	\$443,559 06	\$560,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Colusa Warehouse Co. stock	\$5,000 00	\$5,000 00	\$5,000 00
Colusa Milling Co. stock	3,000 00	500 00	*
Colusa County Agricultural Society stock	300 00	300 00	240 00
Lake School District bonds	600 00	600 00	600 00
Colusa County warrants	489 85	489 85	489 85
Reclamation District No. 108 warrants	11,601 43	11,601 43	10,441 29
Totals	\$20,991 28	\$18,491 28	\$16,771 14

*Of doubtful value.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Colusa Warehouse Co. stock	\$25,000 00	\$25,000 00	\$25,000 00
Reclamation District No. 108 warrants	2,007 84	1,765 00	1,807 06
Central Irrigation District bonds	34,500 00	24,000 00	*
Totals	\$61,507 84	\$50,765 00	\$26,807 06

*Value depends on U. S. Supreme Court decision.

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouses	\$37,348 69	\$45,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$38,623 07
National Bank of D. O. Mills & Co., Sacramento	11,564 82
American Exchange National Bank, New York	2,569 82
Bank of Willows	147 68
Total	\$52,905 39

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 8, 1896.)

Resources.		Liabilities.	
Bank premises	\$18,000 00	Capital paid up	\$500,000 00
Other real estate	130,378 80	Due depositors	289,734 76
Invested in stocks, bonds, and warrants	21,698 38	State, county, or city money	93,000 00
Loans and discounts	762,588 76	Due banks and bankers	7,516 83
Cash balances	60,966 23	Interest collected	987 86
Due from banks and bankers	107,539 88	Rents, exchange, etc.	8 38
Furniture, fixtures, etc.	3,000 00	Dividends unpaid	290 40
Expenses, taxes, etc.	125 67	Profit and loss	268,485 99
Other assets	55,726 50		
Total resources	\$1,160,024 22	Total liabilities	\$1,160,024 22

COVINA BANK.

(Incorporated December 10, 1895.)

Showing its Financial Condition at Close of Business on July 31, 1896.

W. R. POWELL, President.

P. C. DANIELS, Cashier.

Resources.		Liabilities.	
Bank premises	\$2,500 00	Capital paid in coin	\$12,500 00
Loans on real estate	4,300 00	Profit and loss and contin-	
Loans on stocks	2,010 00	gent fund	843 42
Loans on personal security and		Due depositors	22,985 82
overdrafts	11,745 97		
Money on hand	1,965 28		
Checks and other cash items ..	9 35		
Due from banks and bankers ..	10,439 88		
Furniture and fixtures	2,500 00		
Expenses	858 76		
Total resources	\$36,329 24	Total liabilities	\$36,329 24

The amount of capital stock is \$25,000; amount subscribed is \$25,000; amount paid in coin is \$12,500. The total number of shares of stock issued is 250 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: W. R. Powell, 10; Alfred P. Griffith, 10; P. C. Daniels, 10; W. H. Holliday, 10; B. R. Duzenbury, 10. Total number of shares held by the Directors is 50 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$4,300 00	\$10,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Azusa Water Development and Irrigating Co.			
stock	\$10,500 00	\$1,710 00	\$2,625 00
Covina Water Co. stock	2,300 00	300 00	1,150 00
Totals	\$12,800 00	\$2,010 00	\$3,775 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Azusa Valley Bank, Azusa	\$9,675 15
Merchants National Bank, Los Angeles	764 73
Total	\$10,439 88

BANK OF DIXON.

(Incorporated October 30, 1873.)

Showing its Financial Condition at Close of Business on July 31, 1896.

S. G. LITTLE, President.

J. H. RICE, Cashier.

Resources.		Liabilities.	
Bank premises	\$7,000 00	Capital paid in coin	\$225,900 00
Real estate taken for debt	80,424 81	Profit and loss and contin-	
Loans on real estate	150,840 42	gent fund	54,000 00
Loans on personal security and		Due depositors	73,749 39
overdrafts	142,629 83	Due banks and bankers	25,406 41
Money on hand	5,169 25	Other liabilities	10,485 38
Due from banks and bankers	5,226 19	Rent	2,628 94
Furniture and fixtures	1,000 00	Interest collected	3,902 86
Expenses	3,524 31	Exchange	135 28
Taxes	393 45		
Total resources	\$396,208 26	Total liabilities	\$396,208 26

The amount of capital stock is \$500,000; amount subscribed is \$225,900; amount paid in coin is \$225,900. The total number of shares of stock issued is 2,259 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Little, 240; H. Petersen, 220; H. Rohner, 155; H. E. McCune, 125; J. S. Yarneth, 105; J. S. Mayes, 100; A. C. Hazelton, 90. Total number of shares held by the Directors is 1,035 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Glenn	\$19,016 28	\$19,016 28
Solano	61,408 53	61,408 53
Totals	\$80,424 81	\$80,424 81

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano	\$137,950 67	\$225,000 00
Fresno	10,389 75	20,000 00
Yolo	2,500 00	4,500 00
Totals	\$150,840 42	\$249,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$4,807 36
National Bank of D. O. Mills & Co., Sacramento	294 35
Crocker-Woolworth National Bank, San Francisco	124 48
Total	\$5,226 19

AMOUNT DUE TO BANKS AND BANKERS.

	Amount.
London, Paris, and American Bank, San Francisco	\$10,000 00
Crocker-Woolworth National Bank, San Francisco	15,000 00
Lazard Freres, New York	406 41
Total	\$25,406 41

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 20, 1896.)

Resources.		Liabilities.	
Bank premises	\$7,000 00	Capital paid up	\$225,900 00
Other real estate	77,590 46	Reserve fund	54,000 00
Invested in stocks, bonds, and warrants	4 60	Due depositors	114,544 68
Loans and discounts	290,432 89	State, county, or city money ..	19,162 80
Cash balances	11,788 50	Rents, exchange, etc.	3 50
Due from banks and bankers ..	22,602 40		
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	112 35		
Other assets	3,079 78		
Total resources	\$413,610 98	Total liabilities	\$413,610 98

LOS NIETOS VALLEY BANK—DOWNEY.

(Incorporated July, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

S. W. BLYTHE, President.

H. A. SCOTT, Cashier.

Resources.		Liabilities.	
Bank premises	\$3,000 00	Capital paid in coin	\$50,000 00
Loans on real estate	23,150 00	Profit and loss and contin-	
Loans on stocks	4,050 00	gent fund	307 50
Loans on other securities (grain)	5,550 00	Due depositors	29,761 88
Loans on personal security and overdrafts	32,977 83		
Money on hand	2,198 09		
Due from banks and bankers ..	6,594 31		
Furniture and fixtures	1,500 00		
Expenses	1,049 15		
Total resources	\$80,069 38	Total liabilities	\$80,069 38

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Clinton Blythe, 60; S. W. Blythe, 57; D. D. de Niere, 15; J. H. Strine, 10; H. A. Scott, 40; D. P. Smart, 50; Chas. P. Walker, 38. Total number of shares held by the Directors is 270 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$21,550 00	\$82,000 00
Orange	1,600 00	8,000 00
Totals	\$23,150 00	\$90,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Los Nietos Valley Bank stock	\$9,200 00	\$4,050 00	\$9,200 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Barley.....	\$5,550 00	\$10,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Los Angeles.....	\$4,418 04
Wells, Fargo & Co.'s Bank, New York.....	1,195 80
Wells, Fargo & Co.'s Bank, San Francisco.....	980 47
Total.....	\$6,594 31

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 25, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$4,500 00	Capital paid up.....	\$50,000 00
Loans and discounts.....	60,829 29	Due depositors.....	31,006 17
Cash balances.....	1,159 67	Interest collected.....	48 55
Due from banks and bankers.....	14,315 16		
Expenses, taxes, etc.....	250 60		
Total resources.....	\$81,054 72	Total liabilities.....	\$81,054 72

CONSOLIDATED BANK OF ELSINORE.

(Incorporated August, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

S. A. STEWART, President.

J. T. KUHN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,500 00	Capital paid in coin.....	\$25,000 00
Real estate taken for debt.....	4,772 62	Profit and loss and contin-	
Miscellaneous stocks.....	1,488 00	gent fund.....	939 56
Loans on real estate.....	1,469 00	Due depositors.....	14,758 31
Loans on personal security			
and overdrafts.....	14,595 89		
Money on hand.....	3,019 12		
Checks and other cash items.....	360 90		
Due from banks and bankers.....	1,120 88		
Furniture and fixtures.....	2,535 57		
Expenses.....	624 68		
Taxes.....	211 21		
Total resources.....	\$40,697 87	Total liabilities.....	\$40,697 87

The amount of capital stock is \$25,000; amount subscribed is \$25,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 250 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. A. Stewart, 11; Charles Leech, 5½; W. G. McVicar, 5½; W. E. Hampton, 9¼; J. T. Kuhns, 18½. Total number of shares held by the Directors is 49¾ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside.....	\$4,772 62	\$3,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside.....	\$1,469 00	\$1,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Estimated Value.
794 shares Elsinore Land and Water Co. stock..	\$3,970 00	\$1,488 00	\$794 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Los Angeles National Bank.....	\$235 47
Crocker-Woolworth National Bank, San Francisco.....	209 88
Chase National Bank, New York.....	328 13
First National Bank, Riverside.....	347 40
Total.....	\$1,120 88

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 16, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$20,148 79	Capital paid up.....	\$44,000 00
Other real estate.....	6,986 87	Due depositors.....	13,968 79
Invested in stocks, bonds, and warrants.....	2,825 00	Due banks and bankers.....	340 56
Loans and discounts.....	22,504 63	Interest collected.....	177 71
Cash balances.....	2,725 10	Rents, exchange, etc.	57 63
Due from banks and bankers.....	748 45		
Furniture, fixtures, etc.....	2,453 82		
Expenses, taxes, etc.....	152 03		
Total resources.....	\$58,544 69	Total liabilities.....	\$58,544 69

BANK OF ESCONDIDO.

(Incorporated December 27, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896.

A. W. WOHLFORD, President.

J. H. ANDERSON, Cashier.

Resources.		Liabilities.	
Bank premises	\$10,974 45	Capital paid in coin	\$30,000 00
Real estate taken for debt	2,937 30	Reserve fund	10,000 00
Miscellaneous bonds and stocks	1,201 44	Profit and loss and contingent fund	8,752 65
Loans on real estate	9,198 40	Due depositors	61,730 62
Loans on stocks	8,000 00	Rents	8 75
Loans on other securities (grain, etc.)	5,775 00	Exchange	12 40
Loans on personal security and overdrafts	48,559 51		
Money on hand	7,718 30		
Checks and other cash items	581 52		
Due from banks and bankers	8,144 11		
Furniture and fixtures	1,500 00		
Expenses	286 43		
Other assets (grain)	204 17		
Due from California National Bank, San Diego	4,628 81		
Due from Consolidated National Bank, San Diego	794 98		
Total resources	\$110,504 42	Total liabilities	\$110,504 42

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Wohlford, 365; D. L. Withington, 200; C. C. Wyatt (deceased), 100; J. H. Anderson, 100; W. L. Ramey, 50; Daniel Musser, 30; Jacob Libby, 25. Total number of shares held by the Directors is 870 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$849 17	\$576 76
Pennington County, South Dakota	2,188 13	1,000 00
Totals	\$2,937 30	\$1,576 76

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$9,198 40	\$20,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Escondido Mutual Building and Loan Association stock	\$1,200 00	\$334 78	\$400 00
Escondido Irrigation District bonds	1,000 00	866 66	866 66
Totals	\$2,200 00	\$1,201 44	\$1,266 66

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Escondido Lumber Company stock	\$20,000 00	\$8,000 00	\$10,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse, also brandy in bonded warehouse.....	\$5,775 00	\$7,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Chemical National Bank, New York	\$2,347 08
Nevada Bank of San Francisco	469 40
Farmers and Merchants Bank, Los Angeles	2,562 30
Bank of Commerce, San Diego	2,011 04
First National Bank, San Diego	754 29
Total	\$8,144 11

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
California National Bank, San Diego	\$4,628 81	\$357 00
Consolidated National Bank, San Diego	794 98	700 00
Grain	204 17	250 00
Totals	\$5,627 96	\$1,307 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 1, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$10,974 45	Capital paid up.....	\$30,000 00
Other real estate.....	2,660 54	Reserve fund	10,000 00
Loans and discounts.....	88,023 65	Due depositors	73,032 81
Cash balances	7,257 99	Due banks and bankers	4,000 00
Due from banks and bankers.....	17,928 84	Interest collected.....	4,166 48
Furniture, fixtures, etc.....	1,500 00	Rents, exchange, etc.....	358 51
Expenses, taxes, etc.....	1,409 01	Profit and loss.....	8,238 43
Other assets	41 75		
Total resources.....	\$129,796 23	Total liabilities.....	\$129,796 23

BANK OF EUREKA.

(Incorporated October 4, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WM. CARSON, President. J. K. DOLLISON, Vice-President. C. P. SOULÉ, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$12,450 93	Capital paid in coin	\$100,000 00
Real estate taken for debt	2,225 87	Profit and loss and contin-	
County warrants.....	26 18	gent fund	37,022 69
Loans on real estate	20,571 23	Due depositors	131,606 41
Loans on stocks	44,900 00	Due banks and bankers	61,751 83
Loans on personal security		Other liabilities	1,528 83
and overdrafts.....	185,512 49		
Money on hand	32,631 40		
Checks and other cash items..	1,784 28		
Due from banks and bankers ..	27,864 57		
Furniture and fixtures	3,103 10		
Expenses	734 41		
Other assets	105 30		
Total resources	\$331,909 76	Total liabilities	\$331,909 76

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Carson, 100; J. K. Dollison, 200; Allen A. Curtis, 170; Alex. Connick, 100; Robert Porter, 100; A. Berding, 40; C. P. Soulé, 220. Total number of shares held by the Directors is 930 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$2,225 87	\$2,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	\$20,571 23	\$30,950 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants	\$90 00	\$26 18	\$90 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Ricks Water Co. stock	\$74,000 00	\$23,400 00	\$40,000 00
Bank of Arcata stock	30,100 00	21,500 00	30,100 00
Totals	\$104,100 00	\$44,900 00	\$70,100 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$25,388 96
German-American Bank, New York	1,612 20
Merchants Loan and Trust Co., Chicago	863 41
Total	\$27,864 57

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Customers' check-books	\$105 30	\$105 30

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 3, 1895.)

Resources.		Liabilities.	
Bank premises	\$12,667 68	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	185 50	Due depositors	123,928 86
Loans and discounts	209,821 83	Due banks and bankers	33,385 27
Cash balances	26,909 43	Interest collected	2,698 97
Due from banks and bankers	40,717 72	Rents, exchange, etc.	178 03
Furniture, fixtures, etc.	3,108 55	Profit and loss	34,928 57
Expenses, taxes, etc.	1,680 73	Other liabilities	291 65
Other assets	320 11		
Total resources	\$295,411 35	Total liabilities	\$295,411 35

HUMBOLDT COUNTY BANK—EUREKA.

(Incorporated February 27, 1873.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. W. HENDERSON, President.

G. A. BELCHER, Assistant Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$36,788 67	Capital paid in coin	\$200,000 00
Loans on real estate	120,481 31	Profit and loss and contin-	
Loans on bonds	5,000 00	gent fund	23,026 75
Loans on personal security and		Due depositors	97,074 28
overdrafts	105,580 25	Due banks and bankers	2,759 31
Money on hand	41,439 24	Other liabilities	165 43
Checks and other cash items	3,243 45		
Due from banks and bankers	7,097 94		
Furniture and fixtures	1,600 85		
Expenses	445 75		
Taxes	817 95		
Other assets	530 36		
Total resources	\$323,025 77	Total liabilities	\$323,025 77

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 795 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Henderson, 261; Josiah Bell, 130; N. Bullock, 83; J. M. Carson, 20; J. M. Vance, 50; H. W. McClellan, 75; S. W. McFarland, 30; H. H. Buhne, 45; Isaac Cullberg, 101. Total number of shares held by the Directors is 795 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$36,788 67	\$36,788 67

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	\$120,481 31	\$200,000 00

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
5 Eel River and Eureka R. R. bonds	\$5,000 00	\$5,000 00	\$5,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$3,252 87
Laidlaw & Co., New York	77 63
Merchants Loan and Trust Co., Chicago	11 27
Ladd & Tilton, Portland, Or.	472 18
Bank of Arcata	3,283 99
Total	\$7,097 94

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Silva suit, costs account	\$15 50
Eureka Street R. R. stock account	514 86
Total	\$530 36

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 4, 1895.)

Resources.		Liabilities.	
Real estate	\$26,163 71	Capital paid up	\$200,000 00
Loans and discounts	202,864 16	Due depositors	114,931 12
Cash balances	87,790 07	State, county, or city money ..	34,844 85
Due from banks and bankers ..	59,744 43	Interest collected	4,973 19
Furniture, fixtures, etc.	1,600 85	Rents, exchange, etc.	1,006 60
Expenses, taxes, etc.	1,431 31	Profit and loss	24,819 56
Other assets	500 00	Other liabilities	1,570 60
Time drafts	2,051 39		
Total resources	\$382,145 92	Total liabilities	\$382,145 92

RANDALL BANKING COMPANY—EUREKA.

(Incorporated December 1, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

A. W. RANDALL, President.

J. S. MURRAY, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$56,363 75	Capital paid in coin	\$57,300 00
Loans on stocks	2,630 00	Profit and loss and contin-	
Loans on personal security		gent fund	22,876 15
and overdrafts	207,328 45	Due depositors	215,798 72
Money on hand	14,621 43	Due banks and bankers ..	332 55
Checks and other cash items ..	19 88		
Due from banks and bankers ..	12,247 51		
Furniture and fixtures	2,877 65		
Expenses	107 60		
Taxes	111 15		
Total resources	\$296,307 42	Total liabilities	\$296,307 42

The amount of capital stock is \$200,000; amount subscribed is \$114,600; amount paid in coin is \$57,300. The total number of shares of stock issued is 1,146 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Randall, 330; E. H. Vance, 50; F. Korbel, 10; Geo. A. Kellogg, 25; S. Hill, 60; W. H. Johnston, 25; David Evans, 20; J. M. Sass, 10; J. S. Murray, 20. Total number of shares held by the Directors is 550 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	\$55,354 75	\$115,000 00
Mendocino	1,009 00	2,500 00
Totals	\$56,363 75	\$117,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Humboldt Tanning and Manufacturing Co. stock	\$10,000 00	\$2,000 00	\$10,000 00
Fortuna Manufacturing Co. stock	3,100 00	630 00	1,500 00
Totals	\$13,100 00	\$2,630 00	\$11,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank of San Francisco	\$4,578 95
Pacific Bank, San Francisco	5,958 70
United States National Bank, New York	925 99
Bank of Arcata	782 82
First National Bank of Portland	1 05
Total	\$12,247 51

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 5, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$7,000 00	Capital paid up	\$57,300 00
Loans and discounts	245,055 52	Due depositors	202,518 49
Cash balances	15,491 18	Due banks and bankers	1,744 28
Due from banks and bankers	8,055 96	Rents, exchange, etc.	73 76
Furniture, fixtures, etc.	2,877 65	Profit and loss	19,750 47
Expenses, taxes, etc.	2,863 39		
Other assets	43 30		
Total resources	\$281,387 00	Total liabilities	\$281,387 00

FERNDAL BANK.

(Incorporated February 17, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

A. PUTNAM, President.

J. H. FROST, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$51,400 00	Capital paid in coin	\$35,000 00
Loans on personal security and overdrafts	43,486 64	Profit and loss and contingent fund	5,940 82
Money on hand	7,087 25	Due depositors	84,014 01
Checks and other cash items	1,051 46	Exchange	189 31
Due from banks and bankers	19,862 40	Interest	321 08
Furniture and fixtures	2,395 47		
Expenses	182 00		
Total resources	\$125,465 22	Total liabilities	\$125,465 22

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$35,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$35.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Putnam, 80; P. Calanchini, 40; W. N. Russ, 40; E. P. Nissen, 20; J. Rasmussen, 20; George Williams, 40; J. W. Henderson, 40; J. A. Shaw, 40; J. H. Frost, 200. Total number of shares held by the Directors is 520 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Humboldt	\$51,400 00	\$100,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Randall Banking Co., Eureka	\$336 81
Union National Bank, Chicago.....	114 88
C. B. Richard & Co., New York.....	23 44
Laidlaw & Co., New York	96 56
Humboldt County Bank, Eureka.....	2,612 96
Bank of California, San Francisco	15,928 22
Banca Popolare Licinese, Switzerland	749 53
Total	\$19,862 40

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 11, 1895.)

Resources.		Liabilities.	
Loans on real estate	\$32,100 00	Capital paid up	\$35,000 00
Loans and discounts	39,459 49	Due depositors	73,471 85
Cash balances	15,359 41	Interest collected	2,130 83
Due from banks and bankers.....	23,803 99	Rent, exchange, etc.....	42 69
Furniture, fixtures, etc.....	2,361 22	Profit and loss.....	3,020 58
Expenses, taxes, etc.....	581 84		
Total resources	\$113,665 95	Total liabilities	\$113,665 95

BANK OF FORT BRAGG.

(Incorporated October 29, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

CALVIN STEWART, President.

H. A. WELLER, Cashier.

Resources.		Liabilities.	
Loans on personal security and overdrafts	\$34,321 93	Capital paid in coin	\$26,000 00
Money on hand	5,139 90	Profit and loss and contingent fund	311 16
Checks and other cash items.....	770 96	Due depositors	15,973 25
Due from banks and bankers.....	1,247 21	Due banks and bankers.....	61 68
Furniture and fixtures	577 43		
Expenses	222 46		
Other assets	66 20		
Total resources	\$42,346 09	Total liabilities	\$42,346 09

The amount of capital stock is \$100,000; amount subscribed is \$30,000; amount paid in coin is \$26,000. The total number of shares of stock issued is 260 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows; Calvin Stewart, 50; H. A. Weller, 50; Samuel Blair, 50; Thos. Pollard, 25; T. L. Johnson, 10. Total number of shares held by the Directors is 185 shares.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Pollard & Dodge.....	\$966 59
Wells, Fargo & Co.'s Bank, San Francisco.....	1 12
Bank of Ukiah.....	279 50
Total	\$1,247 21

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 15, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$374 00	Capital paid up	\$26,000 00
Loans and discounts	40,313 02	Reserve fund	148 29
Cash balances	2,070 23	Due depositors	17,215 92
Due from banks and bankers	1,750 30	Interest collected	26 88
Furniture, fixtures, etc.	572 43	Rents, exchange, etc.	91 22
Expenses, taxes, etc.	170 87	Other liabilities	414 95
Total resources	\$45,250 85	County taxes	1,353 59
		Total liabilities	\$45,250 85

BANK OF CENTRAL CALIFORNIA—FRESNO.

(Incorporated February 26, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

LOUIS EINSTEIN, President.

LEOPOLD GUNDELFINGER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt and purchased	\$62,983 21	Capital paid in coin	\$210,000 00
Miscellaneous stocks	15,053 00	Reserve fund	848 17
County warrants	125 96	Profit and loss and contingent fund	15,970 89
Loans on real estate	101,429 13	Due depositors	164,460 73
Loans on stocks and bonds	21,365 00		
Loans on other securities (grain, etc.)	8,588 50		
Loans on personal security and overdrafts	115,212 56		
Money on hand	26,993 65		
Checks and other cash items	957 66		
Due from banks and bankers	28,127 73		
Furniture and fixtures	1,119 24		
Expenses	7,620 22		
Taxes	14 92		
Other assets	1,689 01		
Total resources	\$391,279 79	Total liabilities	\$391,279 79

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$210,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: Louis Einstein, 510; Leopold Gundelfinger, 150; Wm. Helm, 110; H. P. Choice, 75; Max Frankenau, 50. Total number of shares held by the Directors is 895 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno (one parcel projecting into Tulare County)	\$62,983 21	\$63,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$101,429 13	\$200,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
534 shares Fresno Gas and Electric Light Co. stock	\$53,400 00	\$10,468 00	\$10,680 00
90 shares Fresno County Abstract Co. stock	9,000 00	4,185 00	4,500 00
2 shares I Street Improvement Co. stock	2,000 00	100 00	200 00
6 shares Centerville and Kingsburg Ditch Co. stock	4,200 00	300 00	450 00
3 Fresno County warrants	148 22	125 96	148 22
Totals	\$68,748 22	\$15,178 96	\$15,978 22

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
40 shares Fresno Street Improvement Co. stock	\$4,000 00	\$2,500 00	\$4,000 00
50 shares People's Savings Bank stock	5,000 00	1,000 00	1,000 00
50 shares Bank of Selma stock	5,000 00	2,250 00	2,500 00
25 shares National Ice Co. stock	2,500 00	300 00	750 00
30 shares Fresno Republican Publishing Co. stock	3,000 00		3,000 00
10 shares Farmers Bank of Fresno stock	1,000 00	2,700 00	1,000 00
149 shares Lyceum Co. stock	3,725 00	1,600 00	2,980 00
110 shares Mutual Building and Loan Association stock	22,000 00		6,930 00
10 shares Commercial Bank of Madera stock	1,000 00	6,200 00	350 00
11 shares Fresno Gas and Electric Light Co. stock	1,100 00	100 00	220 00
80 shares Selma Water Co. stock	2,000 00		1,000 00
7½ shares Centerville and Kingsburg Ditch Co. stock	5,542 00	950 00	590 00
35 shares Fresno County Abstract Co. stock	3,500 00	1,000 00	1,750 00
6 bonds each Alta and Tule River Irrigation Districts	6,000 00	2,640 00	3,000 00
1 share Fowler Switch Ditch Co. stock	300 00	125 00	125 00
Totals	\$65,667 00	\$21,365 00	\$29,195 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for barley	\$3,588 50	\$4,296 00
Warehouse receipts for 7,700 dozen canned table fruit	5,000 00	7,500 00
Totals	\$8,588 50	\$11,796 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), London	\$7 13
California Savings and Loan Society, San Francisco	188 72
Credit Lyonnais, London	662 29
Fresno Loan and Savings Bank, Fresno	2,474 88
Farmers and Merchants Bank, Los Angeles	686 83
Bank of Hanford	131 86
London and San Francisco Bank (Limited), San Francisco	16,951 38
J. P. Morgan & Co., New York	6,240 71
National Bank of D. O. Mills & Co., Sacramento	85 41
San Joaquin Valley Bank, Stockton	184 99
Union National Bank, Chicago	513 53
Total	\$28,127 73

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
8 checks in course of collection	\$355 46	\$355 46
Live stock, farming implements, raisins, raisin-trays, sweat-boxes, etc.	1,333 55	1,333 55
Totals	\$1,689 01	\$1,689 01

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 21, 1896.)

Resources.		Liabilities.	
Real estate	\$62,860 86	Capital paid up	\$210,000 00
Invested in stocks, bonds, and warrants	14,921 36	Reserve fund	848 17
Loans and discounts	225,687 99	Due depositors	157,676 94
Cash balances	17,133 70	State, county, or city money	27,000 00
Due from banks and bankers	76,916 99	Interest collected	3,353 45
Furniture, fixtures, etc.	1,119 24	Rents, exchange, etc.	3,702 40
Expenses, taxes, etc.	2,965 50	Dividends unpaid	295 20
Other assets	1,296 14	Profits and loss	25 62
Total resources	\$402,901 78	Total liabilities	\$402,901 78

FARMERS BANK OF FRESNO.

(Incorporated March 8, 1882.)

Showing its Financial Condition at Close of Business on July 31, 1896.

A. KUTNER, President.

JOHN REICHMAN, Cashier.

Resources.		Liabilities.	
Bank premises	\$65,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	47,345 86	Reserve fund	10,000 00
County warrants	118 00	Profit and loss and contingent fund	8,592 39
Loans on real estate	108,825 02	Due depositors	203,549 03
Loans on stocks	13,008 00	Due banks and bankers	3,008 26
Loans on other securities (grain, etc.)	453 00	Dividends unpaid	387 50
Loans on personal security and overdrafts	157,249 60	Interest	371 64
Money on hand	16,953 00	Exchange	26 94
Checks and other cash items	265 80	Commission	5 50
Due from banks and bankers	11,939 93	Rents	298 00
Furniture and fixtures	3,000 00	Safe deposit	9 50
Expenses	1,108 51		
Judgments and liens	982 04		
Total resources	\$426,248 76	Total liabilities	\$426,248 76

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Kutner, 497½; W. W. Phillips, 40; Alex. Goldstein, 30; Alex. Gordon, 20; G. R. G. Glenn, 10. The total number of shares held by the Directors is 597½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	\$47,345 86	\$50,371 24

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$108,825 02	\$160,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Fresno County treasury warrants	\$118 00	\$118 00	\$118 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
30 shares Farmers Bank stock	\$3,000 00	\$3,000 00	\$3,300 00
15 shares Bank of Visalia stock	1,500 00	900 00	1,500 00
50 shares Fresno National Bank stock (with other securities)	5,000 00	4,500 00	5,000 00
50 shares People's Savings Bank of Fresno stock	5,000 00	750 00	1,250 00
5 shares Mutual Building and Loan Association stock	1,000 00	100 00	200 00
1 share Emigrant Ditch Co. stock	1,000 00	750 00	1,250 00
7 shares Stinson Canal Co. stock	700 00	1,000 00	1,400 00
2 shares Centerville and Kingsburg Ditch Co. stock	1,400 00	90 00	150 00
1 share Centerville and Kingsburg Ditch Co. stock	700 00		75 00
1 share Fowler Switch Canal Co. stock	300 00	175 00	75 00
76 shares Selma Water Co. stock	1,900 00	600 00	760 00
250 shares Palace Bath Co. stock	12,500 00	1,000 00	1,500 00
23 shares Fresno Gas and Electric Light Co. stock	2,300 00	143 00	230 00
Totals	\$36,300 00	\$13,008 00	\$16,690 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse	\$453 00	\$600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$7,704 50
Producers Bank, Visalia	335 58
Bank of Selma	987 75
Bank of Hanford	17 32
Los Angeles National Bank	56 95
California State Bank, Sacramento	1,290 93
National Bank of D. O. Mills & Co., Sacramento	225 19
Farmers and Merchants Bank, Stockton	864 16
Union National Bank, Chicago	457 55
Total	\$11,939 93

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Court costs in suits now pending	\$982 04	\$982 04

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 23, 1896.)

Resources.		Liabilities.	
Bank premises	\$65,000 00	Capital paid up	\$200,000 00
Other real estate	54,859 53	Reserve fund	10,000 00
Invested in stocks, bonds, and warrants	7 40	Due depositors	199,799 49
Loans on real estate	101,021 52	State, county, or city money	30,000 00
Loans and discounts	192,796 49	Due banks and bankers	14,787 91
Cash balances	27,684 36	Interest collected	1,551 52
Due from banks and bankers	18,677 31	Rents, exchange, etc.	1,010 91
Furniture, fixtures, etc.	3,000 00	Profit and loss	9,401 93
Expenses, taxes, etc.	2,732 40	Other liabilities	52 25
Other assets	825 00		
Total resources	\$466,604 01	Total liabilities	\$466,604 01

FRUIT-GROWERS BANK—FULLERTON.

Showing its Financial Condition at Close of Business on July 31, 1896.

B. G. BALCOM, President.

Resources.		Liabilities.	
Miscellaneous bonds	\$5,000 00	Capital paid in coin	\$13,150 00
Loans on real estate	12,322 95	Due depositors	39,153 99
Loans on stocks and bonds	793 70		
Loans on other securities (grain, etc.)	620 00		
Loans on personal security and overdrafts	17,357 58		
Money on hand	5,857 11		
Checks and other cash items	85 20		
Due from banks and bankers	8,527 16		
Furniture and fixtures	1,163 00		
Expenses	577 29		
Total resources	\$52,303 99	Total liabilities	\$52,303 99

The amount of capital stock is \$25,000; amount subscribed is \$25,000; amount paid in coin is \$13,150. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$25; 20 shares are paid in full.

The names of the Directors, and number of shares of stock held by each, are as follows: B. G. Balcom, 300; Paul Seeger, 59; William B. Wilshire, 10; H. G. Wilshire, 10; Jacob Stern, 5; J. F. Davis, 5; A. McDermont, 5; Erwin Barr, 5; L. C. McKnight, 5. Total number of shares held by the Directors is 404 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$400 00	\$1,000 00
Riverside	1,800 00	3,000 00
Orange	10,122 95	20,400 00
Totals	\$12,322 95	\$24,400 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Anaheim Union Water Co. bonds	\$5,000 00	\$5,000 00	\$5,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Anaheim Union Water Co. bond	\$500 00	\$75 00	\$500 00
Orange and Walnut Growers Warehouse Co. stock	100 00	100 00	100 00
Placentia and Fullerton Warehouse Co. stock	42 70	42 70	42 70
Anaheim Union Water Co. stock	7,700 00	501 00	770 00
Totals	\$8,342 70	\$718 70	\$1,412 70

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
2,140 sacks barley	\$620 00	\$1,498 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Hanover National Bank, New York	\$1,682 50
First National Bank, Chicago	4,943 64
Nevada Bank of San Francisco	1,053 67
Citizens Bank, Los Angeles	652 06
Commercial Bank, Santa Ana	195 29
Total	\$8,527 16

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 29, 1896.)

Resources.		Liabilities.	
Loans and discounts	\$24,576 82	Capital paid up	\$13,000 00
Cash balances	1,787 53	Due depositors	23,112 51
Due from banks and bankers ..	7,588 25	Interest collected	301 89
Furniture, fixtures, etc.	1,163 00		
Expenses, taxes, etc.	1,298 80		
Total resources	\$36,414 40	Total liabilities	\$36,414 40

BANK OF GILROY.

(Incorporated June 5, 1871.)

Showing its Financial Condition at Close of Business on July 31, 1896.

L. A. WHITEHURST, President.

W. R. PYLE, Cashier.

Resources.		Liabilities.	
Bank premises	\$5,535 39	Capital paid in coin	\$68,000 00
Real estate taken for debt	33,410 26	Reserve fund	31,514 06
Miscellaneous bonds	2,500 00	Profit and loss and contin-	
Loans on real estate	57,541 00	gent fund	263 42
Loans on personal security and		Due depositors	80,918 55
overdrafts	58,033 24	Dividends unpaid	630 00
Money on hand	8,571 81	Discount and exchange	23 97
Due from banks and bankers ..	10,492 04	Rents	348 00
Furniture and fixtures	1,000 00		
Expenses	306 30		
Interest	4,298 71		
County Recorder	9 25		
Total resources	\$181,698 00	Total liabilities	\$181,698 00

The amount of capital stock is \$200,000; amount subscribed is \$136,000; amount paid in coin is \$68,000. The total number of shares of stock issued is 1,360 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Ellis, 200; L. A. Whitehurst, 150; P. C. Hodges, 150; R. Eschenburg, 85; M. Lennon, 40. Total number of shares held by the Directors is 625 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	\$5,121 91	\$6,000 00
Fresno	2,181 00	2,500 00
Santa Clara	26,107 35	31,000 00
Totals	\$33,410 26	\$39,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	\$4,300 00	\$7,500 00
Santa Clara	53,241 00	95,200 00
Totals	\$57,541 00	\$102,700 00

AMOUNT INVESTED IN BONDS.

	Par Value.
5 Gilroy water bonds (\$500 each).....	\$2,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Sather Banking Co., San Francisco.....	\$8,950 39
Commercial and Savings Bank, San José	1,541 65
Total	\$10,492 04

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 23, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$5,535 39	Capital paid up.....	\$68,000 00
Other real estate.....	33,410 26	Reserve fund.....	31,514 06
Invested in stocks, bonds, and warrants.....	2,500 00	Due depositors.....	73,865 78
Loans and discounts.....	115,483 88	Due banks and bankers.....	3,000 00
Cash balances.....	9,079 32	Rents, exchange, etc.....	121 78
Due from banks and bankers.....	7,988 76	Dividends unpaid.....	100 00
Furniture, fixtures, etc.....	1,000 00	Profit and loss.....	459 76
Expenses, taxes, etc.....	2,055 27		
Other assets.....	8 50		
Total resources.....	\$177,061 38	Total liabilities.....	\$177,061 38

BANK OF GONZALES.

(Incorporated January 16, 1894.)

Showing its Financial Condition at Close of Business on July 31, 1896.

A. WIDEMANN, President.

J. C. LAZIER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$47,200 00
Loans on real estate.....	40,517 93	Reserve fund.....	2,121 15
Loans on other securities (grain, etc.).....	3,375 00	Due depositors.....	55,287 79
Loans on personal security and overdrafts.....	8,731 55	Rents.....	80 00
Money on hand.....	2,652 06	Interest.....	2,218 05
Due from banks and bankers.....	38,895 24		
Furniture and fixtures.....	1,870 00		
Expenses.....	865 21		
Total resources.....	\$106,906 99	Total liabilities.....	\$106,906 99

The amount of capital stock is \$125,000; amount subscribed is \$118,000; amount paid in coin is \$47,200. The total number of shares of stock issued is 1,180 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Widemann, 257; M. E. Gonzalez, 506; W. Sarles, 257; R. H. Lloyd, 130; J. Juri, 30. Total number of shares held by the Directors is 1,180 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	\$35,517 93	\$69,850 00
San Benito	5,000 00	10,000 00
Totals	\$40,517 93	\$79,850 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Barley	\$3,023 00	\$3,500 00
Cattle and pigs	352 00	700 00
Totals	\$3,375 00	\$4,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco	\$32,047 40
Wells, Fargo & Co.'s Bank, New York	456 03
Monterey County Bank	4,451 00
Salinas City Bank	277 47
Bank of San José	1,663 34
Total	\$38,895 24

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 14, 1896.)

Resources.		Liabilities.	
Bank premises	\$10,000 00	Capital paid up	\$47,200 00
Loans and discounts	54,914 22	Reserve fund	2,121 15
Cash balances	2,615 01	Due depositors	60,037 24
Due from banks and bankers	41,399 68	Due banks and bankers	15 19
Furniture, fixtures, etc.	1,870 00	Interest collected	1,868 69
Expenses, taxes, etc.	487 36	Rents, exchange, etc.	44 00
Total resources	\$111,286 27	Total liabilities	\$111,286 27

FARMERS AND MERCHANTS BANK—HANFORD.

(Incorporated April 28, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

C. RAILSBACK, President.

H. E. WRIGHT, Cashier.

Resources.		Liabilities.	
Bank premises	\$13,422 69	Capital paid in coin	\$50,000 00
Real estate taken for debt ..	32,722 91	Reserve fund	9,000 00
Miscellaneous bonds and stocks	2,015 00	Profit and loss and contin- gent fund	22,447 84
Loans on real estate	40,683 00	Due depositors	82,862 73
Loans on personal security and overdrafts	76,749 32	Due banks and bankers	9,632 39
Money on hand	3,879 25	Interest collected	84 09
Checks and other cash items ..	429 53		
Due from J. & W. Seligman & Co., New York	726 84		
Furniture and fixtures	3,007 84		
Expenses	273 75		
Taxes	82 74		
Other assets	34 18		
Total resources	\$174,027 05	Total liabilities	\$174,027 05

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Railsback, 100; W. W. Parlin, 100; J. H. Dopkins, 110; J. B. Newport, 100; W. J. Newport, 50; A. V. Taylor, 20; H. E. Wright, 10. Total number of shares held by the Directors is 490 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kings	\$32,722 91	\$35,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kings	\$40,683 00	\$82,000 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 16, 1896.)

Resources.		Liabilities.	
Bank premises	\$16,430 53	Capital paid up	\$50,000 00
Other real estate	29,686 41	Due depositors	77,993 70
Invested in stocks, bonds, and warrants	2,015 00	State, county, or city money ..	16,483 82
Loans and discounts	129,623 13	Due banks and bankers	17,780 88
Cash balances	7,185 02	Interest collected	1,779 50
Due from banks and bankers ..	4,243 53	Rents, exchange, etc.	252 02
Expenses, taxes, etc.	869 60	Profit and loss	25,763 30
Total resources	\$190,053 22	Total liabilities	\$190,053 22

BANK OF HANFORD.

(Incorporated April 11, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

S. E. BIDDLE, Vice-President.

J. O. HICKMAN, Cashier.

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid in coin	\$154,000 00
Real estate taken for debt ..	10,823 87	Reserve fund	5,400 00
Miscellaneous bonds and stocks	942 50	Profit and loss and contingent fund	1,034 36
County and city warrants ..	363 68	Due depositors	138,167 95
Loans on real estate	58,734 44	Due banks and bankers	99 18
Loans on stocks	3,310 00	Dividends unpaid	3,316 00
Loans on personal security and overdrafts	181,711 59	Interest collected	1,102 17
Money on hand	12,128 88	Exchange	19 45
Due from banks and bankers ..	24,568 67	Rent	28 00
Furniture and fixtures	4,000 00	Certified checks	10,000 00
Expenses	583 48		
Total resources	\$313,167 11	Total liabilities	\$313,167 11

The amount of capital stock is \$154,000; amount subscribed is \$154,000; amount paid in coin is \$154,000. The total number of shares of stock issued is 1,540 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. E. Biddle, 115; T. V. Biddle, 100; S. C. Lillis, 670; J. E. Rawlins, 20; J. S. Robinson, 10. Total number of shares held by the Directors is 915 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Kings	\$10,823 87

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kings	\$58,734 44	\$78,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
One share Hanford Development Co. stock	-----	\$883 50	-----
City and county warrants	\$363 68	363 68	\$363 68
Coyote scalp warrants	32 00	-----	-----
Miscellaneous	27 00	-----	-----

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
½ share Settlers Ditch Co. stock	\$450 00	\$325 00	\$250 00
10 shares Farmers and Merchants Bank stock	500 00	700 00	750 00
5 shares Hanford Savings Bank stock	-----	200 00	150 00
1¾ shares Crescent Canal stock	1,750 00	1,200 00	2,000 00
⅛ share People's Ditch stock	300 00	300 00	300 00
5 shares Tulare Building and Loan Association stock	500 00	275 00	500 00
½ share Settlers Ditch Co. stock	500 00	310 00	250 00
Totals	-----	\$3,310 00	\$4,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Fresno	\$832 33
Bank of Visalia	707 76
Bank of Lemoore	367 58
First National Bank, Los Angeles	921 15
Wells, Fargo & Co.'s Bank, San Francisco	19,310 43
Wells, Fargo & Co.'s Bank, New York	2,429 37
Total	\$24,568 67

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 14, 1896.)

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid up	\$154,000 00
Other real estate	6,719 67	Reserve fund	5,400 00
Invested in stocks, bonds, and warrants	948 30	Due depositors	137,296 29
Loans and discounts	277,466 25	State, county, or city money	29,935 46
Cash balances	17,371 24	Due banks and bankers	1,495 60
Due from banks and bankers	8,341 24	Interest collected	3,199 28
Furniture, fixtures, etc.	4,000 00	Rents, exchange, etc.	239 58
Expenses, taxes, etc.	1,682 33	Profit and loss	962 82
Total resources	\$332,529 03	Total liabilities	\$332,529 03

BANK OF HAYWARDS.

(Incorporated February 24, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds	\$4,550 00	Capital paid in coin	\$50,000 00
Loans on real estate	4,968 00	Reserve fund	10,000 00
Loans on personal security and overdrafts	107,142 11	Profit and loss and contin- gent fund	8,763 32
Money on hand	4,395 68	Due depositors	52,055 54
Due from banks and bankers .	1,634 65	Due banks and bankers	5,054 45
Furniture and fixtures	3,182 87		
Total resources	\$125,873 31	Total liabilities	\$125,873 31

The amount of capital stock is \$200,000; amount subscribed is \$110,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Goad, 60; G. W. Prescott, 90; H. Wadsworth, 50; John Boggs, 50; Julius Hollister, 25; W. E. Meek, 10; J. E. Crooks, 30. Total number of shares held by the Directors is 315 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$4,968 00	\$10,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Central Irrigation District bonds	\$5,000 00	\$4,550 00	\$4,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$1,093 97
J. & W. Seligman & Co., New York	540 68
Total	\$1,634 65

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 18, 1896.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$4,550 00	Capital paid up	\$50,000 00
Loans and discounts	130,118 07	Reserve fund	10,000 00
Cash balances	2,713 26	Due depositors	48,669 52
Due from banks and bankers .	2,143 71	Due banks and bankers	25,000 00
Furniture, fixtures, etc.	3,182 87	Profit and loss	9,038 39
Total resources	\$142,707 91	Total liabilities	\$142,707 91

BANK OF HEALDSBURG.

(Incorporated June 13, 1874.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. W. WILSON, President.

E. S. ROWLAND, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$88,466 06	Capital paid in coin.....	\$85,600 00
Miscellaneous bonds and stocks.....	18,522 00	Profit and loss and contingent fund.....	6,943 75
Loans on real estate.....	29,111 00	Due depositors.....	97,763 73
Loans on personal security and overdrafts.....	33,283 75		
Money on hand.....	8,862 55		
Checks and other cash items..	21 50		
Due from banks and bankers..	9,277 02		
Furniture and fixtures.....	2,453 24		
Expenses.....	310 36		
Total resources.....	\$190,307 48	Total liabilities.....	\$190,307 48

The amount of capital stock is \$85,600; amount subscribed is \$85,600; amount paid in coin is \$85,600. The total number of shares of stock issued is 856 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. M. Willson, 50; M. Raabe, 40; J. W. Wilson, 54 $\frac{2}{3}$; J. T. Coffman, 5; J. W. Rose, 5; C. Sawtell, 13; E. Talafter, 15. Total number of shares held by the Directors is 182 $\frac{2}{3}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$73,115 06	\$73,565 00
Mendocino and Sonoma.....	15,351 00	15,951 00
Totals.....	\$88,466 06	\$89,516 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma.....	\$29,111 00	\$76,625 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Miscellaneous bonds (as per last report).....	\$14,000 00	\$14,522 00	\$18,980 00
195 shares Healdsburg Gas Light Co. stock....	4,875 00	4,000 00	4,000 00
Totals.....	\$18,875 00	\$18,522 00	\$22,980 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Savings Bank of Santa Rosa.....	\$856 16
London, Paris, and American Bank, San Francisco.....	3,956 03
National Bank of North America, New York.....	4,464 83
Total.....	\$9,277 02

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 16, 1895.)

Resources.		Liabilities.	
Real estate.....	\$89,149 06	Capital paid up.....	\$100,000 00
Invested in stocks, bonds, and warrants.....	18,400 00	Due depositors.....	89,034 63
Loans and discounts.....	74,626 39	Due banks and bankers.....	5,000 00
Cash balances.....	13,214 67	Interest collected.....	618 51
Due from banks and bankers.....	4,659 00	Profit and loss.....	7,283 22
Furniture, fixtures, etc.....	2,453 24	Other liabilities.....	921 30
Expenses, taxes, etc.....	355 30		
Total resources.....	\$202,857 66	Total liabilities.....	\$202,857 66

FARMERS AND MECHANICS BANK OF HEALDSBURG.

(Incorporated September 1, 1877.)

Showing its Financial Condition at Close of Business on July 31, 1896.

E. H. BARNES, President.

GEO. H. WARFIELD, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$7,500 00	Capital paid in coin.....	\$60,960 00
Real estate taken for debt.....	38,136 12	Profit and loss and contingent fund.....	5,127 79
Loans on real estate.....	29,473 11	Due depositors.....	110,512 63
Loans on personal security and overdrafts.....	84,749 77	Dividends unpaid.....	765 00
Money on hand.....	11,291 64	Interest.....	539 61
Due from banks and bankers.....	4,292 62	Rents, exchange, etc.....	54 37
Expenses.....	2,440 15		
Other assets (judgments).....	75 99		
Total resources.....	\$177,959 40	Total liabilities.....	\$177,959 40

The amount of capital stock is \$200,000; amount subscribed is \$102,600; amount paid in coin is \$60,960. The total number of shares of stock issued is 1,026 shares; the average amount paid on each share of stock is \$59 41.

The names of the Directors, and number of shares of stock held by each, are as follows: E. H. Barnes, 262; A. B. Nalley, 100; R. H. Warfield, 113; C. W. Weaver, 25; J. A. McMinn, 101; R. T. Mitchell, 20; G. T. Miller, 25. Total number of shares held by the Directors is 646 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Sonoma.....	\$38,136 12

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma.....	\$29,473 11	\$100,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Park Bank, New York.....	\$1,700 62
Crocker-Woolworth National Bank, San Francisco.....	2,003 96
Santa Rosa Bank.....	2 57
Bank of Sonoma County, Petaluma.....	585 47
Total.....	\$4,292 62

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 17, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$7,750 00	Capital paid up.....	\$60,960 00
Real estate.....	40,252 02	Due depositors.....	97,985 42
Loans and discounts.....	121,598 13	Due banks and bankers.....	18,422 53
Cash balances.....	9,235 14	Interest collected.....	931 17
Due from banks and bankers.....	2,759 94	Rents, exchange, etc.....	51 85
Expenses, taxes, etc.....	2,211 65	Dividends unpaid.....	443 40
Other assets.....	100 99	Profit and loss.....	5,079 20
		Other liabilities.....	34 30
Total resources.....	\$183,907 87	Total liabilities.....	\$183,907 87

FARMERS AND MERCHANTS BANK OF HOLLISTER.

(Incorporated November 3, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WM. PALMTAG, President.

A. TONN, Cashier.

Resources.		Liabilities.	
Miscellaneous stocks.....	\$250 00	Capital paid in coin.....	\$75,000 00
County warrants.....	751 74	Reserve fund.....	10,000 00
Loans on real estate.....	32,208 35	Profit and loss and contin- gent fund.....	3,102 14
Loans on stocks.....	950 00	Due depositors.....	87,052 07
Loans on other securities (grain, etc.).....	3,426 33	Interest.....	6,639 05
Loans on personal security and overdrafts.....	116,814 44	Exchange.....	140 42
Money on hand.....	13,440 75		
Checks and other cash items.....	2,533 04		
Due from banks and bankers.....	5,735 81		
Furniture and fixtures.....	3,000 00		
Expenses.....	2,358 69		
Taxes.....	434 53		
Total resources.....	\$181,933 68	Total liabilities.....	\$181,933 68

The amount of capital stock is \$200,000; the amount subscribed is \$100,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: Chas. F. Leege, 150; William Palmtag, 100; Thos. H. Slaven, 70; A. Tonn, 125; Thomas Donovan, 52; C. H. Wagner, 20; M. Rosenberg, 20; Frank B. Abbe, 7½; H. W. Newbauer, 85. Total number of shares held by the Directors is 629½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito	\$32,208 35	\$75,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Hollister Creamery Co. stock	\$500 00	\$250 00	\$250 00
San Benito County warrants	751 74	751 74	751 74
Totals	\$1,251 74	\$1,001 74	\$1,001 74

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
100 shares Hollister Water Co. stock	\$10,000 00	\$800 00	\$3,000 00
250 shares Silver Creek Land and Water Co. stock	25,000 00	150 00	1,250 00
Totals	\$35,000 00	\$950 00	\$4,250 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for hay and grain	\$3,426 33	\$8,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
American Exchange National Bank, New York	\$681 88
First National Bank, San José	432 69
Nevada Bank of San Francisco	2,639 76
City Bank, Santa Cruz	314 93
Pajaro Valley Bank, Watsonville	273 74
Hollister Savings Bank	1,422 81
Total	\$5,765 81

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 24, 1896.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$1,174 21	Capital paid up	\$75,000 00
Loans and discounts	152,574 85	Reserve fund	10,000 00
Cash balances	15,012 38	Due depositors	65,592 51
Due from banks and bankers	2,921 24	State, county, or city money	13,889 89
Furniture, fixtures, etc.	3,000 00	Due banks and bankers	3,166 75
Expenses, taxes, etc.	2,398 12	Interest collected	4,075 68
		Rents, exchange, etc.	92 96
		Profit and loss	5,263 01
Total resources	\$177,080 80	Total liabilities	\$177,080 80

BANK OF HOLLISTER.

(Incorporated October 21, 1873.)

Showing its Financial Condition at Close of Business on July 31, 1896.

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.		Liabilities.	
Bank premises	\$30,000 00	Capital paid in coin	\$250,000 00
Miscellaneous stocks	1,507 40	Reserve fund	50,000 00
County warrants	593 10	Profit and loss and contin-	
Loans on real estate	111,526 00	gent fund	85,397 54
Loans on stocks	17,727 50	Due depositors	203,224 33
Loans on personal security and		Due banks and bankers	2,467 07
overdrafts	444,546 09	Dividends unpaid	1,250 00
Money on hand	15,158 40	Discount and exchange	90 65
Checks and other cash items ..	285 84	Interest	13,742 98
Due from banks and bankers ..	13,992 50	Rents	426 70
Furniture and fixtures	2,000 00	Due Savings and Loan Bank ..	36,640 13
Expenses and taxes	5,902 57		
Total resources	\$643,239 40	Total liabilities	\$643,239 40

The amount of capital stock is \$300,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 337; L. A. Whitehurst, 165; Uriah Wood, 323½; Thomas Flint, 35; N. C. Briggs, 176; R. Eschenberg, 40; R. P. Lathrop, 10. Total number of shares held by the Directors is 1,086½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito	\$111,526 00	\$149,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Hollister Light and Power Co. stock	\$2,406 00	\$1,257 40	\$1,560 00
Hollister Creamery Co. stock	250 00	250 00	250 00
Totals	\$2,656 00	\$1,507 40	\$1,810 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Silver Creek and Panoche Land and Water Co. stock	\$7,760 00	\$3,530 00	\$5,000 00
Grangers Union stock	10,000 00	7,588 00	12,000 00
Hollister Water Co. stock	600 00	500 00	600 00
Sperry Flour Co. stock	5,000 00	3,000 00	5,000 00
Hollister Warehouse Co. stock	5,000 00	3,000 00	5,000 00
Hollister Irrigation Co. stock	950 00	109 50	800 00
Totals	\$29,310 00	\$17,727 50	\$28,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
City Bank, Santa Cruz	\$172 46
Commercial and Savings Bank, San José	3,513 36
Garden City Bank and Trust Co., San José	2,671 27
Anglo-Californian Bank, San Francisco	7,635 41
Total	\$13,992 50

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 24, 1896.)

Resources.		Liabilities.	
Bank premises	\$30,000 00	Capital paid up	\$250,000 00
Invested in stocks, bonds, and warrants	2,622 00	Reserve fund	50,000 00
Loans and discounts	571,699 77	Due depositors	189,165 38
Cash balances	26,502 49	State, county, or city money	23,768 31
Due from banks and bankers	18,484 29	Due banks and bankers	34,470 84
Furniture, fixtures, etc.	2,000 00	Interest collected	10,733 75
Expenses, taxes, etc.	5,175 52	Rents, exchange, etc.	448 25
		Profit and loss	97,897 54
Total resources	\$656,484 07	Total liabilities	\$656,484 07

BANK OF HUENEME.

(Incorporated February 28, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

THOMAS R. BARD, President.

• THOMAS J. GREGG, Cashier.

Resources.		Liabilities.	
Bank premises	\$6,280 05	Capital paid in coin	\$50,000 00
Real estate taken for debt	4,002 45	Reserve fund	10,763 70
Loans on real estate	33,130 84	Profit and loss and contingent fund	158 51
Loans on other securities (grain, etc.)	600 00	Due depositors	24,590 66
Loans on personal security and overdrafts	34,150 18	Due bank and bankers	3,527 50
Money on hand	7,925 45		
Due from banks and bankers	844 45		
Furniture and fixtures	956 78		
Expenses	1,150 17		
Total resources	\$89,040 37	Total liabilities	\$89,040 37

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas R. Bard, 400; D. T. Perkins, 150; A. Levy, 170; A. J. Salisbury, 50; A. B. Smith, 50; M. L. Wolff, 50; Thomas J. Gregg, 80. Total number of shares held by the Directors is 950 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Ventura	\$4,002 45	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura	\$33,130 84	\$66,000 00

AMOUNTS LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts	\$600 00	\$900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank of San Francisco.....	\$629 65
J. P. Morgan & Co., New York	214 80
Total	<u>\$844 45</u>

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 29, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$6,280 05	Capital paid up.....	\$50,000 00
Other real estate.....	1,017 75	Reserve fund.....	9,062 95
Loans and discounts.....	67,064 92	Due depositors.....	35,044 92
Cash balances.....	9,270 27	Rents, exchange, etc.	1 98
Due from banks and bankers.....	8,955 24	Profit and loss.....	158 51
Furniture, fixtures, etc.....	956 78		
Expenses, taxes, etc.....	723 35		
Total resources	<u>\$94,268 36</u>	Total liabilities.....	<u>\$94,268 36</u>

BANK OF LAKE—LAKEPORT.

(Incorporated March 10, 1874.)

Showing its Financial Condition at Close of Business on July 31, 1896.

CHARLES GOODWIN, President.

W. E. GREENE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$100,140 00
Real estate taken for debt.....	53,802 50	Profit and loss and contin-	
Miscellaneous stocks.....	200 00	gent fund.....	3,434 19
Loans on real estate.....	26,428 49	Due depositors.....	15,604 63
Loans on personal security and		Rents.....	606 80
overdrafts.....	12,611 07	Interest.....	2,325 79
Money on hand.....	7,438 22	Exchange.....	89 36
Due from Anglo-Californian			
Bank.....	3,257 58		
Furniture and fixtures.....	2,000 00		
Expenses.....	1,304 41		
Other assets.....	158 50		
Total resources	<u>\$122,200 77</u>	Total liabilities	<u>\$122,200 77</u>

The amount of capital stock is \$200,000; amount subscribed is \$100,140; amount paid in coin is \$100,140. The total number of shares of stock issued is 1,001 $\frac{1}{2}$ shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Giselman, 348; Charles Goodwin, 30; D. C. Rumsey, 8; John Jones, 1; A. Levy, 1; George A. Lyon, 1; F. D. Tunis, 1. Total number of shares held by the Directors is 390 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Lake	\$49,322 61	\$49,322 61
Monterey	4,479 89	4,479 89
Totals	<u>\$53,802 50</u>	<u>\$53,802 50</u>

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Lake	\$26,428 49	\$26,428 49

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
4 shares Second Street Wharf (Lakeport) stock	\$200 00	\$200 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Hotel furniture taken for debt	\$158 50	\$158 50

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 18, 1895.)

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid up	\$100,140 00
Other real estate	46,646 13	Due depositors	16,827 05
Invested in stocks, bonds, and warrants	2,235 62	Interest collected	2,507 09
Loans on real estate	29,669 35	Rents, exchange, etc.	764 40
Loans and discounts	12,608 53	Profit and loss	5,099 37
Cash balances	3,743 68		
Due from banks and bankers ..	10,989 43		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	2,286 67		
Other assets	158 50		
Total resources	\$125,337 91	Total liabilities	\$125,337 91

FARMERS SAVINGS BANK—LAKEPORT.

(Incorporated December 14, 1874.)

Showing its Financial Condition at Close of Business on July 31, 1896.

H. C. BOGGS, President.

DAVID WILLIAMS, Cashier.

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid in coin	\$79,900 00
Real estate taken for debt	76,974 38	Profit and loss and contingent fund	37,093 00
County warrants	1 25	Due depositors	56,820 08
Loans on real estate	68,622 93	Exchange received	116 20
Loans on personal security and overdrafts	12,741 37	Rent received	787 43
Money on hand	10,050 72	Interest received	6,400 80
Due from London and San Francisco Bank	55 47	Bills payable	17,000 00
Furniture and fixtures	1,983 55		
Expenses	1,737 49		
Taxes	1,083 73		
Other assets (interest)	2,785 68		
Personal property	7,080 94		
Total resources	\$198,117 51	Total liabilities	\$198,117 51

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$79,900. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$79 90.

The names of the Directors, and number of shares of stock held by each, are as follows: H. C. Boggs, 691; J. W. Byrnes, 19; J. B. Robinson, 7; D. V. Thompson, 5; Guy L. Young, 213; David Williams, 1; F. H. Boggs, 1. Total number of shares held by the Directors is 937 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)		Cost on Books.	Market Value.
County Situated In.			
Lake		\$72,531 38	\$94,290 00
Solano		4,443 00	5,924 00
Totals		\$76,974 38	\$100,214 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Lake	\$65,611 36	\$91,007 00
Mendocino	3,011 57	4,015 00
Totals	\$68,622 93	\$95,022 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Live stock, planing machinery, well-boring tools, posts, hop-poles, hay and grain	\$7,080 94

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 19, 1895.)

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid up	\$79,900 00
Other real estate	66,187 74	Due depositors	59,336 18
Invested in stocks, bonds, and warrants	1,924 71	State, county, or city money ..	16,000 00
Loans and discounts	89,387 72	Bills payable	15,000 00
Cash balances	11,412 14	Interest collected	6,257 08
Due from banks and bankers ..	13,221 58	Rents, exchange, etc.	1,379 29
Furniture, fixtures, etc.	1,983 55	Profit and loss	44,737 80
Expenses, taxes, etc.	15,451 79		
Other assets (personal property)	8,041 12		
Total resources	\$222,610 35	Total liabilities	\$222,610 35

BANK OF LEMOORE.

(Incorporated December 28, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

S. C. LILLIS, President.

B. O. CARR, Cashier.

Resources.		Liabilities.	
Bank premises	\$12,000 00	Capital paid in coin	\$60,000 00
Real estate taken for debt	551 05	Profit and loss and contin-	
Loans on real estate	20,714 46	gent fund	1,485 98
Loans on personal security		Due depositors	21,011 71
and overdrafts	37,977 16	Due banks and bankers	1,054 53
Money on hand	3,090 40	Interest	783 53
Due from banks and bankers ..	1,742 74	Exchange	15 44
Furniture and fixtures	2,000 00	Rents and commissions	69 20
Expenses, taxes, and insur-			
ance	278 36		
Other assets (suspense)	6,066 22		
Total resources	\$84,420 39	Total liabilities	\$84,420 39

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 814; R. H. Pratt, 46; R. E. McKenna, 10; G. E. Shore, 1; B. O. Carr, 100. Total number of shares held by the Directors is 971 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kings	\$551 05	\$551 05

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kings	\$16,970 16	\$16,970 16
Fresno	3,244 30	3,244 30
Monterey	500 00	500 00
Totals	\$20,714 46	\$20,714 46

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers Bank, Fresno	\$90 37
Crocker-Woolworth National Bank, San Francisco	1,191 07
National Park Bank, New York	461 30
Total	\$1,742 74

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Sheep taken for debt and held for market	\$5,351 69	\$6,000 00
Suspense items	714 53	714 53
Totals	\$6,066 22	\$6,714 53

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 17, 1896.)

Resources.		Liabilities.	
Bank premises	\$12,000 00	Capital paid up	\$60,000 00
Other real estate	551 05	Reserve fund	652 29
Loans and discounts	62,936 62	Due depositors	19,488 17
Cash balances	3,735 15	State, county, or city money	2,500 00
Due from banks and bankers	2,139 87	Due banks and bankers	5,131 75
Furniture, fixtures, etc.	2,000 00	Interest collected	1,213 89
Expenses, taxes, etc.	568 82	Rents, exchange, etc.	223 99
Other assets	5,278 58		
Total resources	\$89,210 09	Total liabilities	\$89,210 09

BANK OF LIVERMORE.

(Incorporated December 11, 1885.)

Showing its Financial Condition at Close of Business on July 31, 1896.

THOS. H. B. VARNEY, President.

H. H. PITCHER, Cashier.

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	15,996 40	Profit and loss and contin-	
Real estate purchased	6,099 40	gent fund	16,619 47
County warrants	224 00	Due depositors	64,370 12
Loans on real estate	155,249 25	Due estate of Thos. Varney,	
Loans on stocks	7,166 60	deceased	195,175 53
Loans on personal security and			
overdrafts	138,861 52		
Money on hand	4,469 50		
Checks and other cash items ..	4,640 48		
Due from banks and bankers ..	22,024 92		
Furniture and fixtures	2,564 65		
Expenses	2,868 40		
Total resources	\$376,165 12	Total liabilities	\$376,165 12

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. H. B. Varney, John Taylor, and H. H. Pitcher, executors estate of Thos. Varney, deceased, 800; H. H. Pitcher, 100; Henry B. Varney, 70; T. H. B. Varney, 10; John Taylor, 10; G. W. Langan, 10. Total number of shares held by the Directors is 1,000 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Alameda	\$15,996 40	\$18,300 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Farmers Warehouse Co. stock	\$7,000 00	\$5,812 10	\$6,500 00
Sunol Land and Improvement Co. stock	1,480 00	1,157 50	1,200 00
Livermore Creamery Co. stock	200 00	197 00	200 00
Totals	\$8,680 00	\$7,166 60	\$7,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$135,649 25	\$185,000 00
Contra Costa	2,800 00	5,000 00
Placer	2,400 00	3,000 00
Modoc	500 00	1,000 00
San Francisco	3,900 00	7,000 00
Fresno	10,000 00	16,000 00
Totals	\$155,249 25	\$217,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants	\$224 00	\$224 00	\$224 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$13,844 30
Union National Bank, Oakland	6,398 01
Laidlaw & Co., New York	1,782 61
Total	\$22,024 92

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 21, 1895.)

Resources.		Liabilities.	
Real estate	\$34,489 24	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	162 25	Due depositors	69,354 76
Loans on real estate	150,215 97	Interest collected	10,437 16
Loans and discounts	148,077 16	Rents, exchange, etc.	1,209 78
Cash balances	7,091 87	Profit and loss	8,833 29
Due from banks and bankers.	35,782 75	Other liabilities	193,061 71
Furniture, fixtures, etc.	1,064 65		
Expenses, taxes, etc.	3,719 66		
Other assets	2,293 15		
Total resources	\$382,896 70	Total liabilities	\$382,896 70

BANK OF LODI.

(Incorporated June 7, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896.

B. F. LANGFORD, President.

FRANCIS COGSWELL, Vice-President.

Resources.		Liabilities.	
Real estate taken for debt	\$1,500 00	Capital paid in coin	\$40,000 00
Loans on real estate	10,575 00	Profit and loss and contin-	
Loans on warrants	645 54	gent fund	7,085 72
Loans on personal security and overdrafts	89,582 24	Due depositors	57,799 67
Money on hand	4,478 60	Dividends unpaid	336 25
Checks and other cash items ..	850 21	Due Anglo-Californian Bank ..	15,000 00
Due from banks and bankers ..	5,170 67		
Furniture and fixtures	1,200 00		
Expenses	6,219 38		
Total resources	\$120,221 64	Total liabilities	\$120,221 64

The amount of capital stock is \$100,000; amount subscribed is \$80,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 800 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Langford, 20; J. M. Fowler, 25; J. Tretheway, Jr., 42½; W. C. Green, 3; F. Cogswell, 247; C. M. Ferdun, 80; P. J. Hemphill, 2. Total number of shares held by the Directors is 419½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$1,500 00	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin.....	\$10,575 00	\$24,200 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.
Time-checks of Woodbridge Canal and Irrigation Company.....	\$645 54

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$209 10
Importers and Traders National Bank, New York	1,345 21
Farmers and Merchants Bank, Stockton	2,864 16
Middletown National Bank, Middletown, Conn.	752 20
Total	\$5,170 67

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on April 14, 1896.)

Resources.		Liabilities.	
Real estate.....	\$1,500 00	Capital paid up	\$40,000 00
Invested in stocks, bonds, and warrants	645 54	Due depositors.....	53,496 69
Loans and discounts.....	100,281 62	State, county, or city money	5,000 00
Cash balances	4,623 56	Due banks and bankers.....	12,108 79
Due from banks and bankers.....	3,529 82	Interest collected	6,134 45
Furniture, fixtures, etc.	1,200 00	Rents, exchange, etc.	73 50
Expenses, taxes, etc.	5,412 14	Dividends unpaid	381 25
Total resources	\$117,192 68	Total liabilities	\$117,192 68

BANK OF LOMPOC.

(Incorporated May 20, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

W. H. SUDDEN, President.

J. KLEIN, Cashier.

Resources.		Liabilities.	
County warrants	\$407 50	Capital paid in coin	\$25,000 00
Loans on real estate	10,734 45	Reserve fund	10,000 00
Loans on stocks	3,850 00	Profit and loss and contin-	
Loans on other securities	4,125 18	gent fund	7,937 12
Loans on personal security		Due depositors	63,373 28
and overdrafts	63,326 13	Due banks and bankers	33 91
Money on hand	9,141 42	Other liabilities	22 23
Due from banks and bankers.	19,193 71		
Furniture and fixtures	150 00		
Expenses	438 15		
Total resources	\$111,366 54	Total liabilities	\$111,366 54

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Sudden, 5; Robert Sudden, 110; J. Klein, 5; V. Scarroni, 5; C. Scamara, 5; P. Perozzi, 15; E. Klein, 5; A. Lehmann, 5; James Sloan, 10. Total number of shares held by the Directors is 165 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara	\$10,734 45	\$32,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Auditor's warrants, Santa Barbara County	\$407 50	\$407 50	\$407 50

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
100 shares Bank of Hueneme stock	\$5,000 00	\$3,550 00	\$6,300 00
5 shares Grangers Bank of California stock	500 00	300 00	500 00
Totals	\$5,500 00	\$3,850 00	\$6,800 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Mustard seed and beans stored in Pacific Coast Steamship		
Co.'s warehouse at Lompoc Landing	\$4,125 18	\$5,475 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Los Angeles	\$2,409 37
Bank of Santa Maria	673 07
Blochman Banking Co., San Diego	33 81
London, Paris, and American Bank, San Francisco	8,112 56
Commercial Bank, Santa Barbara	3,437 72
Commercial Bank, San Luis Obispo	142 50
Santa Barbara County National Bank	3,181 64
Farmers and Merchants Bank, Los Angeles	126 27
Laidlaw & Co., New York	1,076 77
Total	\$19,193 71

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 23, 1896.)

Resources.		Liabilities.	
Loans and discounts	\$86,499 54	Capital paid up	\$25,000 00
Cash balances	3,918 11	Reserve fund	10,000 00
Due from banks and bankers ..	10,548 79	Due depositors	59,768 59
Furniture, fixtures, etc.	150 00	State, county, or city money ..	5,000 00
Expenses, taxes, etc.	1,854 64	Due banks and bankers	693 73
		Rents, exchange, etc.	168 07
		Profit and loss	2,340 69
Total resources	\$102,971 08	Total liabilities	\$102,971 08

BANK OF LONG BEACH.

Showing its Financial Condition, at Close of Business on July 31, 1896.

JOTHAM BIXBY, President.

P. E. HATCH, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$1,275 00	Capital paid in coin	\$12,500 00
Loans on collateral security ..	3,125 00	Profit and loss and contin-	
Loans on other securities	2,480 00	gent fund	239 92
Loans on personal security		Due depositors	49,196 42
and overdrafts	3,155 79		
Money on hand	6,947 87		
Checks and other cash items ..	309 72		
Due from banks and bankers ..	42,676 99		
Furniture and fixtures	1,743 26		
Expenses	222 72		
Total resources	\$61,936 34	Total liabilities	\$61,936 34

The amount of capital stock is \$25,000; amount subscribed is \$25,000; amount paid in coin is \$12,500. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Jotham Bixby, 50; D. S. Shaw, 50; P. E. Hatch, 60; A. R. Van Sickle, 60; H. W. Hellman, 10; T. L. Duque, 10; A. C. Rogers, 30; Geo. H. Bixby, 10; A. M. Goodhue, 20; K. Almind, 10; E. E. Moore, 10. Total number of shares held by the Directors is 320 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$1,275 00	\$3,500 00

AMOUNT LOANED ON COLLATERAL SECURITY.

	Amt. Loaned.	Market Value.
As collateral—City of Long Beach, contract grading Pine Avenue	\$564 55	\$3,000 00
As collateral—City of Long Beach, contract grading Pine Avenue	580 00	
As collateral—City of Long Beach, contract grading Chestnut Avenue	436 15	
Collateral note secured by real estate mortgage	500 00	1,000 00
Collateral note secured by real estate mortgage	15 00	800 00
Collateral note secured by real estate mortgage	300 00	600 00
Collateral contract, city pumping plant	729 30	
Totals	\$3,125 00	

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts	\$2,480 00	\$5,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank, Los Angeles.....	\$34,581 65
National Park Bank, New York.....	1,102 21
Nevada Bank of San Francisco.....	1,993 13
Main Street Savings Bank and Trust Co., Los Angeles.....	5,000 00
Total	\$42,676 99

BROADWAY BANK—LOS ANGELES.

(Incorporated February 2, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WARREN GILLELEN, President.

F. L. FORRESTER, Assistant Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$4,490 56	Capital paid in coin.....	\$28,300 00
Miscellaneous bonds and stocks.....	24,025 25	Reserve fund.....	137 10
Loans on personal security and overdrafts.....	74,654 72	Profit and loss and contingent fund.....	1,343 51
Money on hand.....	13,646 89	Due depositors.....	108,276 17
Due from banks and bankers.....	16,636 05		
Furniture and fixtures.....	3,021 46		
Expenses.....	381 85		
Safe deposit boxes.....	1,200 00		
Total resources	\$138,056 78	Total liabilities.....	\$138,056 78

The amount of capital stock is \$28,300; amount subscribed is \$28,300; amount paid in coin is \$28,300. The total number of shares of stock issued is 283 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. H. Bonebrake, 137; Joseph Hough, 70; P. M. Green, 60; Wm. Van Dyke, 1; W. Gillelen, 1; M. H. Flint, 1; H. V. Van Dusen, 1; Los Angeles National Bank, 12. Total number of shares held by the Directors is 283 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$4,490 56	\$4,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.
Los Angeles Electric Railway Company bonds.....	\$4,000 00
93 shares Los Angeles National Bank stock.....	9,217 25
107 shares State Loan and Trust Company stock.....	10,700 00
United States bonds.....	108 00
Total	\$24,025 25

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Hanover National Bank, New York	\$3,305 98
Nevada Bank of San Francisco	1,766 88
Los Angeles National Bank	10,785 43
State Loan and Trust Company, Los Angeles	145 26
Sundry banks	632 50
Total	<u>\$16,636 05</u>

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 21, 1895.)

Resources.		Liabilities.	
Real estate	\$4,490 56	Capital paid up	\$27,100 00
Invested in stocks, bonds, and warrants	24,029 25	Reserve fund	137 10
Loans on real estate	55,623 48	Due depositors	86,562 93
Cash balances	10,864 97	Interest collected	1,398 69
Due from banks and bankers	16,127 62		
Furniture, fixtures, etc.	3,021 46		
Expenses, taxes, etc.	1,041 38		
Total resources	<u>\$115,198 72</u>	Total liabilities	<u>\$115,198 72</u>

CALIFORNIA BANK—LOS ANGELES.

(Incorporated August 7, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. FRANKENFIELD, President.

J. M. WITMER, Cashier.

Resources.		Liabilities.	
Bank premises	\$100,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt	22,100 30	Reserve fund	10,000 00
Miscellaneous stocks	4,768 00	Profit and loss and contin-	
Loans on real estate	83,510 00	gent fund	17,257 77
Loans on stocks and bonds	172,304 85	Due depositors	437,453 66
Loans on other securities (grain, etc.)	2,625 00	Due banks and bankers	2,553 89
Loans on personal security and overdrafts	166,412 12	Dividends unpaid	705 00
Money on hand	97,082 16		
Checks and other cash items	6,872 56		
Due from banks and bankers	60,730 35		
Expenses	1,564 98		
Total resources	<u>\$717,970 32</u>	Total liabilities	<u>\$717,970 32</u>

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Frankenfield, 50; Geo. W. Hughes, 118; Jas. C. Kays, 50; Hervey Lindley, 25; Sam J. Lewis, 136½; Simon Maier, 15; R. F. Lotspeich, 62½; I. B. Newton, 43½. Total number of shares held by the Directors is 500½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$12,074 03	\$16,500 00
Riverside	10,026 27	13,000 00
Totals	\$22,100 30	\$29,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$75,343 00	\$150,000 00
Riverside	1,210 00	1,600 00
San Bernardino	5,500 00	16,000 00
Ventura	1,457 00	2,000 00
Totals	\$83,510 00	\$169,600 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
173 shares Raymond Improvement Co. stock...	\$17,300 00	\$4,768 00	\$5,190 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Sundry stocks and bonds	\$350,000 00	\$172,304 85	\$320,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Hay and grain	\$2,625 00	\$4,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Sather Banking Co., San Francisco	\$26,246 03
National Bank of the Republic, New York	21,334 39
Continental National Bank, Chicago	3,115 40
Commercial Bank, St. Louis	135 62
Citizens National Bank, Kansas City, Mo.	164 83
Security Bank of Minnesota, Minn.	122 05
Union National Bank, Denver (in liquidation) ..	320 70
Denver National Bank, Denver	110 93
Sundry banks in Southern California	9,180 40
Total	\$60,730 35

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 24, 1896.)

Resources.		Liabilities.	
Bank premises	\$100,000 00	Capital paid up	\$250,000 00
Other real estate	22,083 95	Reserve fund	10,000 00
Invested in stocks, bonds, and warrants	4,938 00	Due depositors	517,603 44
Loans and discounts	418,042 64	State, county, or city money ..	360,234 35
Cash balances	430,649 35	Interest collected	4,240 72
Due from banks and bankers ..	147,157 82	Rents, exchange, etc.	1,383 87
Expenses, taxes, etc.	1,565 41	Dividends unpaid	145 00
		Profit and loss	10,829 79
Total resources	\$1,154,437 17	Total liabilities	\$1,154,437 17

CITIZENS BANK OF LOS ANGELES.

(Incorporated October 6, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

T. W. BROTHERTON, President.

F. D. HALL, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks	\$32,418 56	Capital paid in coin	\$100,000 00
Loans on real estate	25,800 00	Reserve fund	20,000 00
Loans on personal security and overdrafts	247,817 85	Profit and loss and contingent fund	1,935 51
Money on hand	53,006 96	Due depositors	289,203 33
Due from banks and bankers ..	62,996 25	Due banks and bankers	11,945 58
Furniture and fixtures	1,000 00		
Expenses	44 80		
Total resources	\$423,084 42	Total liabilities	\$423,084 42

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. D. Stimson, 210; R. J. Waters, 150; E. G. Fay, 80; T. W. Brotherton, 40; A. M. Ozmun, 50; Robert Hale, 40; L. W. Blinn, 20; Andrew Mullen, 10; J. M. Hale, 10. Total number of shares held by the Directors is 610 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	\$2,000 00	\$5,000 00
Los Angeles	21,800 00	35,000 00
Fresno	2,000 00	4,000 00
Totals	\$25,800 00	\$44,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Miscellaneous bonds, stocks, etc.	\$32,418 56	\$32,418 56	\$32,418 56

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
United States National Bank, New York	\$20,958 01
Fort Dearborn National Bank, Chicago	13,221 19
Wells, Fargo & Co.'s Bank, San Francisco	27,062 89
First National Bank, Kansas City, Missouri	1,754 16
Total	\$62,996 25

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 23, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$28,300 00	Capital paid up	\$100,000 00
Loans and discounts	300,822 86	Reserve fund	20,000 00
Cash balances	53,998 63	Due depositors	344,993 21
Due from banks and bankers ..	113,863 20	Due banks and bankers	31,812 69
Furniture, fixtures, etc.	1,000 00	Profit and loss	2,624 96
Expenses, taxes, etc.	77 19		
Other assets	1,368 98		
Total resources	\$499,430 86	Total liabilities	\$499,430 86

EAST SIDE BANK—LOS ANGELES.

(Incorporated November 6, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896.

W. J. WASHBURN, President.

M. D. CHEMBERLIN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$2,042 68	Capital paid in coin	\$25,000 00
Miscellaneous bonds	23,091 08	Profit and loss and contin-	
Loans on real estate	6,460 00	gent fund	8,518 78
Loans on stocks, bonds, etc.	6,595 00	Due depositors	51,990 88
Loans on other securities	17,942 48		
Loans on personal security			
and overdrafts	6,235 56		
Money on hand	12,287 00		
Checks and other cash items ..	333 25		
Due from banks and bankers ..	6,815 21		
Furniture and fixtures	2,000 00		
Expenses	1,707 40		
Total resources	\$85,509 66	Total liabilities	\$85,509 66

The amount of capital stock is \$25,000; amount subscribed is \$25,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 250 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. R. Brearley, 8; L. Snodgrass, 64; Thomas Meredith, 1; William Washburn, 1; M. D. Chamberlin, 1; Frank P. Flint, 32; W. J. Washburn, 39.2. Total number of shares held by the Directors is 59.8 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$1,042 68	\$2,000 00
Newton, State of Kansas	1,000 00	1,000 00
Totals	\$2,042 68	\$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$6,460 00	\$10,650 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
West Fallbrook school bonds	\$2,000 00	\$2,091 08	\$2,091 08
Highland Water Co. bonds	21,000 00	21,000 00	21,000 00
Totals	\$23,000 00	\$23,091 08	\$23,091 08

AMOUNT LOANED ON STOCKS, BONDS, ETC.

	Par Value.	Amt. Loaned.	Market Value.
Various stocks, bonds, etc.	\$17,530 00	\$6,595 00	\$8,672 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Various securities	\$17,942 48	\$26,055 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Chase National Bank, New York	\$1,440 70
Crocker-Woolworth National Bank, San Francisco	1,846 33
Los Angeles National Bank	3,528 18
Total	<u>\$6,815 21</u>

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 22, 1895.)

Resources.		Liabilities.	
Real estate	\$7,065 41	Capital paid up	\$25,000 00
Invested in stocks, bonds, and warrants	13,559 99	Due depositors	68,308 47
Loans and discounts	47,552 64	Interest collected	7,483 79
Cash balances	6,362 90		
Due from banks and bankers	21,857 56		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	2,238 72		
Other assets	155 04		
Total resources	<u>\$100,792 26</u>	Total liabilities	<u>\$100,792 26</u>

FARMERS AND MERCHANTS BANK—LOS ANGELES.

(Incorporated February 12, 1871.)

Showing its Financial Condition at Close of Business on July 31, 1896.

ISAIAS W. HELLMAN, President.

H. J. FLEISHMAN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$62,034 46	Capital paid in coin	\$500,000 00
United States bonds	347,560 00	Reserve fund	600,000 00
Miscellaneous bonds and stocks	223,604 66	Profit and loss and contingent fund	272,917 98
City and county warrants	5,056 47	Due depositors	2,765,715 75
Loans on real estate	836,430 00	County money (intact with safe deposit department of the Farmers and Merchants Bank)	158,486 55
Loans on stocks, bonds, and warrants	363,823 75	Dividends unpaid	112 50
Loans on other securities (grain, etc.)	5,450 00		
Loans on personal security and overdrafts	986,359 07		
Money on hand	658,212 02		
Checks and other cash items ..	1,475 85		
Due from banks and bankers ..	786,518 03		
Furniture and fixtures	16,400 00		
Expenses	4,258 45		
Taxes	50 00		
Total resources	<u>\$4,297,232 78</u>	Total liabilities	<u>\$4,297,232 78</u>

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 174; H. W. Hellman, 20; John F. Francis, 10; W. H. Perry, 10; T. L. Duque, 11; I. W. Hellman, Jr., 10; Ozro W. Childs, 10; Andrew Glassell, 10; C. E. Thom, 10. Total number of shares held by the Directors is 265 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$100 00	\$90,000 00
Orange	2,500 00	
Riverside	40,000 00	
Los Angeles	19,434 46	
Totals	\$62,034 46	\$90,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$700,430 00	\$1,700,000 00
San Bernardino	56,000 00	
Orange	7,500 00	
Riverside	72,500 00	
Totals	\$836,430 00	\$1,700,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Value.	Amt. Invested.	Market Value.
United States 4% registered bonds, 1907	\$50,000 00	\$54,375 00	\$54,375 00
United States 4% coupon bonds, 1907	34,000 00	37,060 00	37,060 00
United States 4% coupon bonds, 1925	75,000 00	87,375 00	87,375 00
United States 5% coupon bonds	150,000 00	168,750 00	168,750 00
Sundry stocks and bonds		223,604 66	225,000 00
City and county warrants	5,056 49	5,056 49	5,056 49
Totals		\$576,221 15	\$577,616 49

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Sundry stocks and bonds	\$363,823 75	\$480,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain, etc.	\$5,450 00	\$8,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank of San Francisco	\$232,761 93
Bank of California, San Francisco	10,327 99
Omaha National Bank, Omaha	2,827 64
Midland National Bank, Kansas City	1,298 62
Metropolitan National Bank, Kansas City	1,217 63
American Exchange National Bank, Chicago	10,075 94
First National Bank, Chicago	29,344 13
National Bank of Commerce, St. Louis	10,765 79
Northwestern National Bank, Minneapolis	4,313 75
National Bank of Redemption, Boston	4,225 96
Importers and Traders National Bank, New York	56,072 52
National Park Bank, New York	51,936 99
Lehman Bros., bankers, New York	44,809 56
Lazard Bros. & Co., bankers, London	8,767 54
Lazard Freres & Co., bankers, Paris	8,290 93
Comptoir National d'Escompte, Paris	4,270 76
Wm. Rosenheim & Co., bankers, Berlin	556 65
Call loans—on special deposit with Nevada Bank of San Francisco	304,653 70
Total	\$786,518 03

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 26, 1895.)

Resources.		Liabilities.	
Real estate	\$27,183 42	Capital paid up	\$500,000 00
Invested in stocks, bonds, and warrants	511,371 08	Reserve fund	600,000 00
Loans and discounts	2,517,398 58	Due depositors	2,812,036 95
Cash balances	513,858 92	State, county, or city money ..	126,058 20
Due from banks and bankers ..	665,893 67	Interest collected	35,132 25
Furniture, fixtures, etc.	16,559 93	Rents, exchange, etc.	1,926 08
Expenses, taxes, etc.	10,551 50	Dividends unpaid	687 50
		Profit and loss	184,639 53
		Other liabilities	2,336 59
Total resources	\$4,262,817 10	Total liabilities	\$4,262,817 10

STATE LOAN AND TRUST COMPANY—LOS ANGELES.

(Incorporated January 28, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WARREN GILLELEN, Vice-President.

J. W. A. OFF, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$116,825 82	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	134,134 25	Profit and loss and contin- gent fund	20,095 60
Loans on real estate	530,220 75	Due depositors	731,744 82
Loans on stocks, bonds, and warrants	120,500 00	Due banks and bankers	49,470 93
Loans on other securities (grain, etc.)	8,527 65	State, county, or city money (special deposit), \$73,000 00..	
Loans on personal security and overdrafts	285,303 38	Dividends unpaid	216 09
Money on hand	30,396 37		
Due from banks and bankers ..	65,931 66		
Other assets	9,687 56		
Total resources	\$1,301,527 44	Total liabilities	\$1,301,527 44

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000; the total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Ball, 64; G. H. Bonebrake, 443; B. F. Porter, 31; R. H. Howell, 15; W. P. Gardiner, 10; P. M. Green, 11; Warren Gillelen, 109; F. C. Howes, 17; J. F. Powell, 73; H. J. Woodlacott, 48; J. W. A. Off, 89. Total number of shares held by Directors is 910 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$59,807 82	\$102,000 00
San Bernardino	20,161 00	27,000 00
Riverside	26,857 00	42,000 00
Totals	\$116,825 82	\$171,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$378,383 74	\$920,460 00
Orange	12,000 00	21,500 00
Riverside	18,000 00	27,600 00
San Bernardino	43,013 01	67,000 00
Ventura	13,324 00	40,000 00
Kings	7,000 00	30,000 00
San Diego	58,500 00	135,000 00
Totals	\$530,220 75	\$1,242,360 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Stocks and bonds	\$304,123 00	\$134,134 25	\$175,845 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Stocks, bonds, and warrants	\$210,600 00	\$120,500 00	\$200,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain and merchandise in warehouse	\$8,527 65	\$17,640 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Fourth National Bank, New York	\$22,487 19
Hanover National Bank, New York	233 26
Crocker-Woolworth National Bank, San Francisco	19,375 41
Wells, Fargo & Co.'s Bank, San Francisco	301 64
American Trust and Savings Bank, Chicago	5 32
National Bank of the Republic, Chicago	6,144 25
Merchants Loan and Trust Co., Chicago	1,776 68
Boatmen's Bank, St. Louis	144 56
First National Bank, Pasadena	3,091 10
San Bernardino National Bank	6,984 65
Union Bank of Redlands	845 75
Remittances	4,511 85
Total	\$65,931 66

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 28, 1895.)

Resources.		Liabilities.	
Real estate	\$93,661 89	Capital paid up	\$500,000 00
Invested in stocks, bonds, and warrants	139,457 68	Due depositors	998,958 00
Loans and discounts	947,736 82	Due banks and bankers	16,262 28
Cash balances	117,808 51	Interest collected	14,754 63
Due from banks and bankers	245,655 83	Dividends unpaid	105 13
Furniture, fixtures, etc.	7,255 00	Profit and loss	26,769 46
Expenses, taxes, etc.	6,356 13	Other liabilities	1,082 36
Total resources	\$1,557,931 86	Total liabilities	\$1,557,931 86

BANK OF LOS GATOS.

(Incorporated November 9, 1883.)

Showing its Financial Condition at Close of Business on July 31, 1896.

G. L. TURNER, President.

EBEN C. FARLEY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$23,107 24	Capital paid in coin	\$50,000 00
Miscellaneous stocks	1,236 00	Reserve fund	500 00
Loans on real estate	10,913 00	Profit and loss and contin-	
Loans on stocks	3,803 75	gent fund	922 11
Loans on personal security and		Due depositors	61,786 06
overdrafts	52,964 72		
Money on hand	8,697 90		
Checks and other cash items	321 31		
Due from banks and bankers	9,664 25		
Furniture and fixtures	2,000 00		
Other assets	500 00		
Total resources	\$113,208 17	Total liabilities	\$113,208 17

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Berryman, 40; John W. Lyndon, 10; S. Grant Moore, 21; Jos. J. Stanfield, 329; G. L. Turner, 23. Total number of shares held by the Directors is 423 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Clara—ranch	\$8,752 49	\$9,500 00
Santa Clara—Beckwith block	14,000 00	18,000 00
Monterey	354 75	500 00
Totals	\$23,107 24	\$28,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$10,913 00	\$25,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
15 shares Los Gatos and Saratoga Wine Co. stock	\$1,500 00	\$1,146 00
2 shares Commercial Bank of Los Gatos stock	100 00	90 00
Totals	\$1,600 00	\$1,236 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.
20 shares Mountain Spring Water Co. stock	\$2,000 00	\$1,350 00
12 shares Mountain Spring Water Co. stock	1,200 00	375 00
242 shares Los Gatos Coöperative Winery Co. stock	2,420 00	1,753 75
8 shares Los Gatos Coöperative Winery Co. stock	80 00	75 00
4 shares Commercial Bank of Los Gatos stock	200 00	250 00
Totals	\$5,900 00	\$3,803 75

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Sundry banks	\$100 00
Western National Bank, New York	3,336 88
Garden City Bank and Trust Co., San José	1,828 74
Wells, Fargo & Co.'s Bank, San Francisco	4,393 63
Total	<u>\$9,664 25</u>

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
23 shares Saratoga and Los Gatos Real Estate Associates stock	\$500 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on December 23, 1895.)

Resources.		Liabilities.	
Real estate	\$22,628 03	Capital paid up	\$50,000 00
Loans and discounts	77,586 12	Reserve fund	500 00
Cash balances	10,953 57	Due depositors	77,693 78
Due from banks and bankers	15,863 95	Profit and loss	1,355 34
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	517 45		
Total resources	<u>\$129,549 12</u>	Total liabilities	<u>\$129,549 12</u>

COMMERCIAL BANK OF LOS GATOS.

(Incorporated April 13, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. R. RYLAND, President.

L. C. TRAILER, Cashier.

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid in coin	\$60,000 00
Real estate taken for debt	10,830 45	Reserve fund	4,500 00
Miscellaneous stocks	16,958 15	Profit and loss and contin-	
Loans on real estate	6,597 23	gent fund	187 87
Loans on stocks	2,714 00	Due depositors	51,252 73
Loans on other securities	1,621 90	Dividends unpaid	10 00
Loans on personal security			
and overdrafts	33,334 14		
Money on hand	12,986 75		
Checks and other cash items	592 23		
Due from banks and bankers	9,818 65		
Furniture and fixtures	3,300 00		
Expenses	565 59		
Collections	568 00		
Wood taken for debt	50 00		
Interest paid correspondents	7 77		
Over and short cash	5 74		
Total resources	<u>\$115,950 60</u>	Total liabilities	<u>\$115,950 60</u>

The amount of capital stock is \$100,000; amount subscribed is \$60,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Berryman, 15; Noah G. Rogers, 15; Magnus Tait, 20; L. C. Trailer, 55; J. R. Ryland, 210. Total number of shares held by the Directors is 315 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)			
County Situated In.		Cost on Books.	Market Value.
Santa Clara		\$10,830 45	\$12,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$6,291 98	\$12,600 00
Santa Cruz	305 25	1,000 00
Totals	\$6,597 23	\$13,600 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
305 shares Commercial Bank of Los Gatos stock	\$15,250 00	\$16,470 00	\$16,470 00
6 shares Los Gatos Cemetery Association stock	50 00	50 00	50 00
43 shares Los Gatos Coöperative Wine Co. stock	430 00	438 15	645 00
Totals	\$15,730 00	\$16,958 15	\$17,165 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
23 shares Sperry Flour Co. stock	\$2,300 00	214 00	920 00
207 shares Los Gatos Coöperative Wine Co. stock	2,070 00	2,500 00	3,105 00
Totals	\$4,370 00	\$2,714 00	\$4,025 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Notes and mortgages taken as collateral	\$1,621 90	\$2,350 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank of San José	\$1,014 23
Commercial and Savings Bank, San José	1,217 45
Chase National Bank, New York	827 06
London, Paris, and American Bank (Limited), San Francisco	6,759 91
Total	\$9,818 65

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Wood taken for debt	\$50 00
Interest paid correspondents	7 77
Total	\$57 77

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on December 3, 1895.)

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid up	\$60,000 00
Other real estate	12,300 18	Reserve fund	4,500 00
Invested in stocks, bonds, and warrants	17,008 15	Due depositors	44,475 22
Loans and discounts	54,473 71	Due banks and bankers	3,816 15
Cash balances	7,145 57	Interest collected	939 08
Due from banks and bankers	2,683 70	Rents, exchange, etc.	327 89
Furniture, fixtures, etc.	3,300 00	Profit and loss	1,219 53
Expenses, taxes, etc.	2,037 50		
Other assets	329 06		
Total resources	\$115,277 87	Total liabilities	\$115,277 87

COMMERCIAL BANK OF MADERA.

(Incorporated April 23, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

RETURN ROBERTS, President.

ELMER H. COX, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks	\$2,200 00	Capital paid in coin	\$100,000 00
County warrants	1,113 00	Reserve fund	12,000 00
Loans on real estate	83,411 00	Profit and loss and contingent fund	16,314 13
Loans on other securities (grain, etc.)	3,391 29	Due depositors	67,906 24
Loans on personal security and overdrafts	51,741 17	Interest	834 96
Money on hand	1,271 48	Premium	62 09
Due from banks and bankers	51,455 80		
Furniture and fixtures	2,375 50		
Expenses	158 18		
Total resources	\$197,117 42	Total liabilities	\$197,117 42

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$33 $\frac{33}{100}$.

The names of the Directors, and number of shares of stock held by each, are as follows: Return Roberts, 2,000; Henry Miller, 50; N. Rosenthal, 20; W. W. Phillips, 20; Elmer H. Cox, 860. Total number of shares held by the Directors is 2,950 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Madera	\$55,511 00	\$165,000 00
Fresno	13,200 00	26,400 00
Kings	14,700 00	42,000 00
Totals	\$83,411 00	\$233,400 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Deep Well School District bonds.....	\$1,000 00	\$1,000 00	\$1,000 00
Howard School District bonds.....	1,200 00	1,200 00	1,200 00
Madera County warrants.....	1,113 00	1,113 00	1,113 00
Totals	\$3,313 00	\$3,313 00	\$3,313 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
On wheat and barley stored in Madera, Borden, and Berenda warehouses.....	\$3,391 29	\$4,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco.....	\$49,280 33
Farmers Bank, Fresno.....	2,175 47
Total	\$51,455 80

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 19, 1896.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$11,805 34	Capital paid up.....	\$100,000 00
Loans and discounts.....	146,453 23	Reserve fund.....	12,000 00
Cash balances.....	10,334 91	Due depositors.....	59,793 14
Due from banks and bankers.....	30,501 73	State, county, or city money.....	14,737 57
Furniture, fixtures, etc.....	2,384 00	Interest collected.....	3,022 38
Expenses, taxes, etc.....	563 15	Rents, exchange, etc.....	172 03
Total resources	\$202,042 36	Profit and loss.....	12,317 24
		Total liabilities	\$202,042 36

BANK OF MARTINEZ.

(Incorporated October 7, 1873.)

Showing its Financial Condition at Close of Business on July 31, 1896.

L. C. WITTENMYER, President.

H. M. HALE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,600 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	119,485 76	Reserve fund.....	100,000 00
County warrants.....	1,226 99	Profit and loss and contingent fund.....	2,941 83
Loans on real estate.....	233,290 33	Due depositors.....	293,556 35
Loans on personal security and overdrafts.....	128,122 13	Bills payable.....	10,000 00
Money on hand.....	6,915 47		
Due from Bank of California.....	10,174 34		
Furniture and fixtures.....	1,500 00		
Expenses.....	106 40		
Other assets (judgments).....	1,676 76		
Total resources	\$506,498 18	Total liabilities	\$506,498 18

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. C. Wittenmyer, 70; Charles Fish, 125; B. Fernandez, 100; J. H. Carothers, 60; H. M. Hale, 100. Total number of shares held by the Directors is 455 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Contra Costa	\$91,628 91	\$91,628 91
Tulare	23,137 04	23,137 04
Fresno	2,238 08	2,238 08
Alameda	2,481 73	2,481 73
Totals	\$119,485 76	\$119,485 76

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Contra Costa	\$193,348 43	\$260,000 00
Tulare	2,735 10	4,000 00
Fresno	14,889 80	18,000 00
Kings	16,882 00	20,000 00
Stanislaus	2,735 00	6,000 00
Alameda	2,500 00	7,000 00
Mendocino	200 00	800 00
Totals	\$233,290 33	\$315,800 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Contra Costa County warrants	\$1,226 99	\$1,226 99	\$1,226 99

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 23, 1895.)

Resources.		Liabilities.	
Bank premises	\$4,000 00	Capital paid up	\$100,000 00
Other real estate	82,813 25	Reserve fund	100,000 00
Invested in stocks, bonds, and warrants	507 83	Due depositors	340,707 29
Loans and discounts	383,076 85	Due banks and bankers	470 70
Cash balances	17,757 88	Rents, exchange, etc.	36 10
Due from banks and bankers ..	62,175 98	Profit and loss	9,927 97
Furniture, fixtures, etc.	1,500 00	Other liabilities	2,109 59
Expenses, taxes, etc.	573 90		
Other assets	845 96		
Total resources	\$553,251 65	Total liabilities	\$553,251 65

DECKER, JEWETT & CO. BANK—MARYSVILLE.

(Incorporated November, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. H. JEWETT, President.

A. C. BINGHAM, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$12,000 00	Capital paid in coin.....	\$150,000 00
Real estate taken for debt....	12,097 80	Reserve fund.....	1,000 00
City warrants.....	5,880 60	Profit and loss and contin-	
Loans on real estate.....	165,400 00	gent fund.....	1,673 23
Loans on personal security		Due depositors.....	125,497 27
and overdrafts.....	124,715 92	Due banks and bankers.....	67,009 17
Money on hand.....	20,023 21		
Checks and other cash items....	807 09		
Furniture and fixtures.....	3,500 00		
Expenses.....	755 05		
Total resources.....	\$345,179 67	Total liabilities.....	\$345,179 67

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Jewett, 400; A. C. Bingham, 75; W. T. Ellis, 50; D. E. Knight, 175; Thomas Dougall, 160. Total number of shares held by the Directors is 860 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sutter.....	\$12,097 80	\$12,640 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte.....	\$4,950 00	\$5,600 00
Sutter.....	70,000 00	185,100 00
Yuba.....	90,450 00	197,000 00
Totals.....	\$165,400 00	\$387,700 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
City of Marysville warrants.....	\$5,880 60	\$5,880 60	\$5,880 60

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on April 1, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$12,000 00	Capital paid up.....	\$150,000 00
Other real estate.....	12,087 30	Reserve fund.....	1,000 00
Invested in stocks, bonds, and		Due depositors.....	126,478 08
warrants.....	3,643 85	State, county, or city money.....	7,500 00
Loans and discounts.....	261,298 09	Due banks and bankers.....	27,884 30
Cash balances.....	21,527 69	Interest collected.....	2,201 30
Due from banks and bankers.....	366 31	Rents, exchange, etc.....	5 82
Furniture, fixtures, etc.....	3,500 00	Profit and loss.....	1,802 90
Expenses, taxes, etc.....	2,448 95		
Total resources.....	\$316,872 19	Total liabilities.....	\$316,872 19

THE RIDEOUT BANK—MARYSVILLE.

(Incorporated November 1, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

N. D. RIDEOUT, President.

C. S. BROOKS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$30,000 00	Capital paid in coin.....	\$250,000 00
Real estate taken for debt.....	2,600 00	Reserve fund.....	3,100 00
Miscellaneous stocks.....	25,135 13	Profit and loss and contin-	
Sundry warrants.....	819 33	gent fund.....	36,448 13
Loans on real estate.....	143,543 78	Due depositors.....	193,930 04
Loans on stocks.....	48,316 95	Due banks and bankers.....	187,199 68
Loans on personal security and		Dividends unpaid.....	180 00
overdrafts.....	341,087 11	Bills payable.....	30,000 00
Money on hand.....	30,287 66	Interest collected.....	304 67
Due from banks and bankers.....	75,932 68	Rents collected.....	206 50
Furniture and fixtures.....	3,000 00	Exchange collected.....	65 78
Expenses.....	702 76		
Other assets.....	9 40		
Total resources.....	\$701,434 80	Total liabilities.....	\$701,434 80

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 3,730; E. A. Davis, 50; Justus Greely, 50; C. S. Brooks, 50; Dunning Rideout, 20. The total number of shares held by the Directors is 3,900 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yuba.....	\$2,600 00	\$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Yuba.....	\$34,793 98	\$66,000 00
Sutter.....	100,749 80	162,250 00
Glenn.....	1,500 00	6,000 00
Butte.....	6,500 00	10,000 00
Totals.....	\$143,543 78	\$244,250 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
1,110 shares Northern California Bank of Sav-			
ings (Marysville) stock.....	\$22,200 00	\$25,135 13	\$30,000 00
Sundry warrants against Levee District No. 1			
(Sutter County), City of Marysville, County			
of Yuba, and State of California.....	819 33	819 33	819 33
Totals.....	\$23,019 33	\$25,954 46	\$30,819 33

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Stocks of sundry California corporations.....	\$107,240 00	\$48,316 95	\$71,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Agency of The Rideout Bank, Gridley.....	\$60,751 30
Bank of Butte County, Chico	8,849 81
California State Bank, Sacramento.....	5,048 37
Farmers Coöperative Union of Sutter County—Yuba City.....	730 70
Sundry banks on whom we have checks in process of collection.....	552 50
Total.....	\$75,932 68

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
12½ dwts. gold dust	\$1 80	\$10 65
Sundry foreign and mutilated silver coins	7 60	7 60
Totals	\$9 40	\$18 25

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on April 25, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$30,000 00	Capital paid up.....	\$250,000 00
Other real estate.....	2,600 00	Due depositors	167,984 29
Invested in stocks, bonds, and warrants.....	30,136 35	State, county, or city money.....	16,508 97
Loans and discounts.....	569,698 01	Due banks and bankers.....	246,309 29
Cash balances.....	39,888 96	Interest collected	4,858 86
Due from banks and bankers.....	45,941 56	Rents, exchange, etc.....	807 37
Furniture, fixtures, etc.....	3,000 00	Profit and loss.....	38,794 19
Expenses, taxes, etc.....	3,171 03		
Other assets.....	5 30		
Gold dust.....	821 76		
Total resources	\$725,262 97	Total liabilities	\$725,262 97

MENDOCINO DISCOUNT BANK.

(Incorporated November 15, 1871.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. GRINDLE, President.

L. A. MORGAN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$38,284 13	Capital paid in coin.....	\$68,700 00
Miscellaneous bonds.....	100 00	Reserve fund	2,436 48
Loans on real estate.....	139,057 03	Profit and loss and contingent fund.....	13,151 26
Loans on personal security and overdrafts.....	4,038 58	Due depositors.....	87,386 84
Bills receivable (mill orders).....	2,133 86	Due banks and bankers.....	6,107 94
Money on hand.....	2,051 82	Collections.....	1,960 88
Due from banks and bankers.....	782 85	Deposit boxes.....	3 00
Furniture and fixtures.....	1,826 39	Exchange.....	1 86
Expenses.....	93 60	Collection charges.....	2 54
		Uncollected interest.....	8,600 83
		Discounts.....	16 63
Total resources	\$188,368 26	Total liabilities	\$188,368 26

The amount of capital stock is \$100,000; amount subscribed is \$68,700; amount paid in coin is \$68,700. The total number of shares of stock issued is 3,435 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Grindle, 147; L. A. Morgan, 458; W. B. Coombs, 2; N. E. Hook, 11; J. L. Clark, 19; O. M. Stone, 5; Wm. Heeser, 3. Total number of shares held by the Directors is 645 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mendocino.....	\$38,284 13	\$56,463 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino.....	\$139,057 03	\$250,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.
Mitchell Creek School bonds.....	\$100 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, New York.....	\$4 79
Wells, Fargo & Co.'s Bank, San Francisco.....	488 41
Bank of Ukiah.....	271 85
Bank of Fort Bragg.....	17 80
Total.....	\$782 85

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Collections, mill orders (Wells, Fargo & Co.'s Bank, San Francisco).....	\$1,960 88

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 14, 1895.)

Resources.		Liabilities.	
Real estate.....	\$33,101 27	Capital paid up.....	\$68,700 00
Invested in stocks, bonds, and warrants.....	707 35	Reserve fund.....	7,473 74
Loans on real estate.....	143,576 36	Due depositors.....	99,236 12
Loans and discounts.....	5,950 12	Due banks and bankers.....	11,690 55
Cash balances.....	1,961 40	Reserve fund.....	2,087 65
Due from banks and bankers.....	5,105 06	Collections.....	3,831 11
Furniture, fixtures, etc.....	700 00		
Expenses, taxes, etc.....	1,917 61		
Total resources.....	\$193,019 17	Total liabilities.....	\$193,019 17

COMMERCIAL AND SAVINGS BANK OF MERCED.

(Incorporated June 25, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

E. D. MORGAN, President.

L. G. WORDEN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$34,097 13	Capital paid in coin	\$300,000 00
County warrants	1,348 45	Profit and loss and contin-	
Loans on real estate	166,663 56	gent fund	25,863 88
Loans on stocks and bonds	40,015 12	Due depositors	165,656 86
Loans on other securities		Dividends unpaid	343 75
(grain)	15,722 83	Interest and exchange	1,350 44
Loans on personal security and			
overdrafts	163,433 48		
Money on hand	23,047 69		
Due from banks and bankers	37,992 49		
Furniture and fixtures	2,113 20		
Expenses	550 15		
Other assets	8,235 83		
Total resources	\$493,219 93	Total liabilities	\$493,219 93

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$160.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Crocker, 919; E. D. Morgan, 20; E. T. Dixon, 20; W. H. Hartley, 82; G. Garibaldi, 25; J. D. Bradley, 20; H. H. Hewlett, 20. Total number of shares held by the Directors is 1,106 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Merced	\$19,074 15	\$25,000 00
Tulare	11,654 24	12,000 00
San Francisco	3,368 74	4,000 00
Totals	\$34,097 13	\$41,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Merced	\$146,328 56	\$200,000 00
Mariposa	3,850 00	7,000 00
Stanislaus	1,200 00	2,000 00
Madera	3,285 00	5,000 00
San Joaquin	12,000 00	20,000 00
Totals	\$166,663 56	\$234,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Merced County warrants	\$1,348 45	\$1,348 45	\$1,348 45

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
117 shares Commercial and Savings Bank of Merced stock	\$11,700 00		\$12,694 50
45 shares of Merced Milling Co. stock	4,500 00	\$12,560 12	3,150 00
50 shares of Merced Mutual Building and Loan Association stock	10,000 00	2,255 00	2,870 00
20 shares Pacific States Savings, Loan, and Building Association stock	2,000 00	200 00	744 00
32 consolidated mortgage 5% bonds Southern Pacific R. R. of California	32,000 00	25,000 00	28,800 00
Totals	\$60,200 00	\$40,015 12	\$48,258 50

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain.....	\$15,722 83	\$20,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Crocker-Woolworth National Bank, San Francisco	\$33,206 11
First National Bank, Stockton	2,746 89
National Park Bank, New York	709 34
Bank of Oakdale	1,330 15
Total	\$37,992 49

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Accrued interest.....	\$8,235 83

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 26, 1896.)

Resources.		Liabilities.	
Real estate.....	\$34,807 31	Capital paid up.....	\$300,000 00
Invested in stocks, bonds, and warrants.....	946 92	Due depositors.....	153,745 09
Loans and discounts.....	401,343 08	Interest collected.....	8,111 22
Cash balances.....	29,342 42	Rents, exchange, etc.....	275 61
Due from banks and bankers.....	8,942 49	Dividends unpaid.....	66 00
Furniture, fixtures, etc.....	2,093 15	Profit and loss.....	17,023 57
Expenses, taxes, etc.....	1,417 12		
Other assets.....	329 00		
Total resources	\$479,221 49	Total liabilities	\$479,221 49

MODESTO BANK.

(Incorporated October 28, 1878.)

Showing its Financial Condition at Close of Business on July 31, 1896.

A. L. CRESSEY, President.

J. R. BROUGHTON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$25,000 00	Capital paid in coin.....	\$175,000 00
Real estate taken for debt.....	81,051 20	Reserve fund.....	76,400 00
Miscellaneous bonds and stocks.....	17,200 00	Profit and loss and contingent fund.....	20,032 16
County and city warrants.....	637 38	Due depositors.....	188,548 61
Loans on real estate.....	151,727 09	Interest.....	3,120 73
Loans on stocks and bonds.....	13,747 20	Rents.....	1,414 06
Loans on personal security and overdrafts.....	152,493 54		
Money on hand.....	11,002 05		
Checks and other cash items.....	505 00		
Due from banks and bankers.....	7,463 13		
Furniture and fixtures.....	3,000 00		
Expenses.....	677 27		
Exchange.....	6 70		
Total resources	\$464,515 56	Total liabilities	\$464,515 56

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$175,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Cressey, 543; O. McHenry, 379; E. B. Beard, 137; F. A. Cressey, 126; C. R. Tillson, 55; J. R. Broughton, 50; H. P. Weyer, 40. Total number of shares held by the Directors is 1,330 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Stanislaus	\$67,716 20	\$68,000 00
Merced	13,335 00	15,000 00
Totals	\$81,051 20	\$83,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Stanislaus	\$144,227 09	\$155,000 00
Tulare	4,500 00	5,000 00
Solano	3,000 00	6,000 00
Totals	\$151,727 09	\$166,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Turlock Irrigation District bonds	\$5,000 00	\$4,500 00	-----
Modesto Irrigation District bonds	3,000 00	2,700 00	-----
Modesto Gas Co. stock	20,000 00	10,000 00	\$10,000 00
County and city claims	637 38	637 38	637 38
Totals	\$28,637 38	\$17,837 38	\$10,637 38

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
155 shares Modesto Bank stock	\$10,850 00	\$8,225 00	\$15,500 00
144 shares Odd Fellows Hall Association stock	14,400 00	2,700 00	10,000 00
7 Modesto Irrigation District bonds	3,500 00	2,822 20	3,150 00
Totals	\$28,750 00	\$13,747 20	\$28,650 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of America, New York	\$3 37
Anglo-Californian Bank (Limited), San Francisco	4,521 18
First National Bank, Stockton	2,938 58
Total	\$7,463 13

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 26, 1896.)

Resources.		Liabilities.	
Bank premises	\$25,000 00	Capital paid up	\$175,000 00
Other real estate	67,739 70	Reserve fund	83,437 41
Invested in stocks, bonds, and warrants	17,425 00	Due depositors	166,776 44
Loans on real estate	166,221 59	State, county, or city money	27,000 00
Loans and discounts	160,158 18	Due banks and bankers	311 13
Cash balances	22,109 12	Interest collected	2,887 88
Due from banks and bankers	1,794 62	Rents, exchange, etc.	201 58
Furniture, fixtures, etc.	3,000 00	Profit and loss	9,372 22
Expenses, taxes, etc.	1,538 45		
Total resources	\$464,986 66	Total liabilities	\$464,986 66

BANK OF MONTEREY.

(Incorporated December 30, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

T. J. FIELD, Vice-President.

CHAS. D. HENRY, Cashier.

Resources.		Liabilities.	
Bank premises	\$8,456 35	Capital paid in coin	\$65,000 00
Loans on real estate	21,682 75	Profit and loss and contin-	
Loans on stocks and bonds	18,830 00	gent fund	10,505 69
Loans on other securities	930 00	Due depositors	124,381 25
Loans on personal security and			
overdrafts	106,755 51		
Money on hand	30,928 55		
Checks and other cash items	92 10		
Due from banks and bankers	10,362 16		
Furniture and fixtures	1,477 33		
Expenses	372 19		
Total resources	\$199,886 94	Total liabilities	\$199,886 94

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$65,000. No stock will be issued until the full amount of capital is paid in; the amount paid on each share of stock is \$65.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Carr, 100; T. J. Field, 60; M. M. Gragg, 100; Francis Doud, 100; H. A. Greene, 100; J. B. H. Cooper, 50; P. Oyer, 35. Total number of shares held by the Directors is 545 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	\$21,682 75	\$52,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Monterey and Pacific Grove Street Railway and			
Electric Power Co. stock	\$66,600 00	\$8,330 00	\$44,400 00
Blue Cañon Coal Mining Co. stock	11,111 00	2,500 00	3,000 00
El Paso de Robles Springs Hotel Co. bonds	10,000 00	8,000 00	9,500 00
Totals	\$87,711 00	\$18,830 00	\$56,900 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipt, hay	\$930 00	\$1,244 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Park Bank, New York	\$1,758 51
Merchants National Bank, Chicago	3,566 59
Donohoe-Kelly Banking Co., San Francisco	3,512 81
San José Safe Deposit Bank	566 62
Salinas City Bank	913 28
Miscellaneous banks, for returns	14 35
Total	\$10,362 16

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 15, 1896.)

Resources.		Liabilities.	
Bank premises	\$8,456 35	Capital paid up	\$65,000 00
Loans and discounts	122,718 80	Due depositors	107,906 97
Cash balances	12,647 21	State, county, or city money ..	7,000 00
Due from banks and bankers ..	15,724 12	Interest collected	5,198 13
Furniture, fixtures, etc.	1,477 33	Rents, exchange, etc.	96 54
Expenses, taxes, etc.	1,352 32	Profit and loss	5,384 12
Overdrafts	23,209 63		
Total resources	\$190,585 76	Total liabilities	\$190,585 76

THE JAMES H. GOODMAN & CO. BANK—NAPA CITY.

(Incorporated June 11, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

GEO. E. GOODMAN, President.

E. S. CHURCHILL, Cashier.

Resources.		Liabilities.	
Bank premises	\$5,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt.	16,600 18	Profit and loss and contin-	
Loans on real estate	462,898 49	gent fund	124,489 40
Loans on stocks	7,403 85	Due depositors	279,244 58
Loans on other securities	44,973 44	Due banks and bankers	119,513 67
Loans on personal security and			
overdrafts	255,506 56		
Money on hand	25,310 87		
Due from Laidlaw & Co., New			
York	388 76		
Furniture and fixtures	4,000 00		
Expenses	1,165 50		
Total resources	\$823,247 65	Total liabilities	\$823,247 65

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. S. Churchill, 1,260; G. E. Goodman, 1,000; H. H. Knapp, 270; J. C. Noyes, 250; H. P. Goodman, 70; J. A. McClelland, 10; F. E. Johnston, 10. Total number of shares held by the Directors is 2,870 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Napa	\$16,600 18	\$19,440 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Napa, Lake, Tehama, and Kern	\$162,898 49	\$804,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Napa Water Co. stock.....	\$10,750 00	\$5,060 44	\$11,395 00
Spring Valley Water Co. stock.....	7,800 00	291 25	7,488 00
Masonic Hall Association stock.....	3,000 00	2,052 16	2,625 00
Totals.....	\$21,550 00	\$7,403 85	\$21,508 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Wine, life insurance, etc.	\$44,973 44

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 12, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid up.....	\$300,000 00
Loans and discounts.....	646,804 17	Due depositors.....	268,654 25
Cash balances.....	24,171 31	State, county, or city money.....	19,000 00
Due from banks and bankers.....	5,822 80	Due banks and bankers.....	21,000 00
Furniture, fixtures, etc.....	4,000 00	Interest collected.....	5,724 56
Expenses, taxes, etc.....	1,106 90	Rents, exchange, etc.....	34 06
		Profit and loss.....	82,492 31
Total resources.....	\$696,905 18	Total liabilities.....	\$696,905 18

BANK OF NAPA.

(Incorporated September 14, 1871.)

Showing its Financial Condition at Close of Business on July 31, 1896.

S. M. CHAPMAN, President.

HENRY BROWN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$16,000 00	Capital paid in coin.....	\$200,000 00
Real estate taken for debt.....	39,991 67	Reserve fund.....	60,719 93
Miscellaneous bonds.....	50,708 00	Due depositors.....	122,633 28
Loans on real estate.....	151,277 22	Due banks and bankers.....	6,669 57
Loans on stocks.....	33,400 00	City money.....	101 94
Loans on other securities.....	8,476 02	Bills payable.....	22,000 00
Loans on personal security and overdrafts.....	98,655 07		
Money on hand.....	13,388 17		
Due from Central National Bank, New York.....	228 57		
Total resources.....	\$412,124 72	Total liabilities.....	\$412,124 72

The amount of capital stock is \$250,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. M. Chapman, 45; Levi Chapman, 5; C. A. Derby, 61; Seneca Ewer, 11; S. E. Holden, 35; F. G. Huskey, 20; J. M. Mansfield, 64; J. W. Miller, 11; James Preece, 112; Charles Robinson, 20; A. W. Robinson, 11; M. Shaw, 59; J. D. Smyth, 86; W. A. Trubody, 20; E. L. Tallman, 20; L. J. Norton, 10. Total number of shares held by the Directors is 590 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Napa—		
Occidental wine cellar, farm, and cooperage.....	\$25,000 00	\$50,000 00
Lot in Calistoga, 60x240	800 00	1,200 00
Fresno—		
960 acres of land	2,000 00	2,800 00
Contra Costa—		
50 acres of land	5,000 00	5,800 00
Alameda—		
Lot, 100x130, in Berkeley, and improvements	8,000 00	8,000 00
Totals	\$40,800 00	\$67,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Lake	\$6,000 00	\$10,000 00
Contra Costa	5,650 00	10,000 00
Maricopa, Territory of Arizona	450 00	1,000 00
Alameda	2,000 00	3,000 00
Napa	137,177 22	230,000 00
Totals	\$151,277 22	\$254,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
500 shares Napa Valley Wine Co. stock	\$50,000 00	\$50,000 00	*
118 shares St. Helena Water Co. stock	1,180 00	708 00	600 00
Totals	\$51,180 00	\$50,708 00	-----

*Market value not known.

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
82 shares Bank of Napa stock	\$8,200 00	\$5,900 00	\$8,200 00
12 shares Thompson, Beard & Sons (incorporated) stock	6,000 00	2,800 00	4,000 00
11 shares Napa Building and Loan Ass'n stock	2,200 00	764 00	1,500 00
170 shares Norton Tanning Co. stock	17,000 00	14,000 00	17,000 00
Totals	\$33,400 00	\$23,464 00	\$30,700 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Life insurance policy No. 151,984, Mutual Life Insurance Co., New York	\$4,024 68	\$5,000 00
Life insurance policy No. 149,943, Connecticut Mutual Life Insurance Co. (paid-up policy)	600 00	1,266 00
Life insurance policy No. 40,135, Union Mutual Life Insurance Co. (paid-up policy)	1,351 34	2,000 00
Life insurance policy No. 151,505, New York Life Insurance Co. (paid-up policy)	2,500 00	5,000 00
Totals	\$8,476 02	\$13,266 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Cash on hand	\$13,388 17	\$13,388 17
Bank building and fixtures	16,000 00	20,000 00
Wine (to be credited real estate account when sold)	5,000 00	5,000 00
Solvent judgment (to be credited real estate account when paid)	2,500 00	2,500 00
Accrued interest due and unpaid	6,000 00	6,000 00
Totals	\$42,888 17	\$46,888 17

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 13, 1895.)

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid up	\$200,000 00
Other real estate	77,872 13	Due depositors	143,122 79
Invested in stocks, bonds, and warrants	51,608 00	State, county, or city money	12,000 00
Loans and discounts	246,214 00	Due banks and bankers	9,000 00
Cash balances	18,140 86	Profit and loss	1,418 42
Due from banks and bankers	4,520 19	Surplus	48,813 97
Total resources	\$414,355 18	Total liabilities	\$414,355 18

BANK OF NATIONAL CITY.

(Incorporated July 5, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

W. C. KIMBALL, President.

C. B. WHITTELEY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$18,067 47	Capital paid in coin	\$30,000 00
Miscellaneous stocks	5,408 00	Interest, exchange, and rents	12,263 71
Loans on real estate	46,504 82	Due depositors (including \$5,000 certificate of deposit to Crocker-Woolworth National Bank)	57,210 63
Loans on stocks and bonds	2,060 00	Due banks and bankers	2 73
Loans on other securities	5,172 17	Dividends unpaid	12 00
Loans on personal security and overdrafts	15,076 72	Bills rediscounted	5,000 00
Money on hand	2,562 04		
Checks and other cash items	1,010 84		
Due from banks and bankers	6,240 34		
Furniture and fixtures	416 10		
Expenses	2,370 62		
Total resources	\$104,489 12	Total liabilities	\$104,489 12

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: W. C. Kimball, 700; S. S. Johnston, 96; G. W. Hale, 585; Peter Morse, 20; F. M. Kimball, 75; C. H. Sawyer, 93½; C. B. Whittlesey, 149. Total number of shares held by the Directors is 1,718½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$18,067 47	\$9,950 00

* Market value as cut down by Commissioners.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
San Diego	\$46,504 82	\$38,500 00
Santa Clara	-----	10,000 00
Totals	\$46,504 82	\$48,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
643 shares San Diego Land and Town Co. stock.	\$16,075 00	\$5,008 00	\$3,922 30

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Jamacha Irrigation District bond	\$500 00	\$50 00	\$450 00
50 shares St. Paul Syndicate stock	2,500 00	310 00	2,000 00
110 shares Bank of National City stock	1,100 00	1,700 00	-----
Totals	\$4,100 00	\$2,060 00	\$2,450 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Hay	\$120 00	\$250 00
Buildings	52 17	200 00
Certificate of deposit	5,000 00	5,000 00
Totals	\$5,172 17	\$5,450 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Merchants National Bank, San Diego	\$399 50
Bank of Commerce, San Diego	76 52
Consolidated National Bank, San Diego	146 93
Crocker-Woolworth National Bank, San Francisco	907 93
Pacific Bank, San Francisco	822 81
Kidder, Peabody & Co., Boston	713 18
Merchants Exchange National Bank, New York	3,169 47
Bank of Eustis, Florida	4 00
Total	\$6,240 34

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 29, 1895.)

Resources.		Liabilities.	
Real estate	\$17,552 11	Capital paid up	\$30,000 00
Invested in stocks, bonds, and warrants	1,150 00	Due depositors	54,060 84
Loans and discounts	70,040 69	Interest collected	910 16
Cash balances	5,599 77	Rents, exchange, etc.	431 33
Due from banks and bankers	4,363 39	Dividends unpaid	12 00
Furniture, fixtures, etc.	416 10	Profit and loss	11,852 25
Expenses, taxes, etc.	3,144 52	Other liabilities	5,000 00
Total resources	\$102,266 58	Total liabilities	\$102,266 58

PEOPLE'S STATE BANK—NATIONAL CITY.

(Incorporated November, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

O. M. BARRETT, President.

E. THELEN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$4,132 86	Capital paid in coin	\$17,300 00
Miscellaneous stocks	1,323 45	Profit and loss and contin-	
Loans on real estate	17,765 35	gent fund	167 76
Loans on personal security and		Due depositors	24,300 13
overdrafts	11,579 84		
Money on hand	2,486 61		
Checks and other cash items ..	168 71		
Due from banks and bankers ..	4,242 42		
Expenses	68 65		
Total resources	\$41,767 89	Total liabilities	\$41,767 89

The amount of capital stock is \$50,000; amount subscribed is \$17,300; amount paid in coin is \$17,300. The total number of shares of stock issued is 173 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Shaubut, 40; R. Strahl, 65; E. Thelen, 30; O. M. Barrett, 1; F. H. Samborn, 1. Total number of shares held by the Directors is 137 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$4,132 86	\$4,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$14,765 35	\$24,000 00
Minnehaha County, Dakota	3,000 00	4,000 00
Totals	\$17,765 35	\$28,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
National Building and Loan Association stock ..	\$1,323 45	\$1,323 45	\$1,323 45

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Consolidated National Bank, San Diego	\$1,836 30
J. P. Pearson	46 50
Bank of Escondido	155 00
Mutual Life Insurance Co.	421 89
Bank of California, San Francisco	21 03
Bank of Commerce, San Francisco	1,370 47
First National Bank of San Diego	133 14
United States National Bank, New York	258 09
Total	\$4,242 42

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 29, 1895.)

Resources.		Liabilities.	
Real estate.....	\$4,589 36	Capital paid up.....	\$17,300 00
Invested in stocks, bonds, and warrants.....	1,015 80	Due depositors.....	28,091 28
Loans and discounts.....	29,007 39	Interest collected.....	890 34
Cash balances.....	5,705 34	Other liabilities.....	915 57
Due from banks and bankers..	6,610 32		
Expenses, taxes, etc.	268 98		
Total resources	\$47,197 19	Total liabilities	\$47,197 19

CITIZENS BANK—NEVADA CITY.

(Incorporated September 19, 1876.)

Showing its Financial Condition at Close of Business on July 31, 1896.

E. M. PRESTON, President.

JNO. T. MORGAN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$5,000 00	Capital paid in coin.....	\$50,000 00
Real estate taken for debt....	2,800 00	Profit and loss and contingent fund	17,352 41
Miscellaneous bonds.....	61,873 75	Due depositors.....	236,691 02
County warrants.....	94 50	Due banks and bankers.....	1,242 40
Loans on real estate.....	30,931 21	Dividends unpaid.....	2,427 55
Loans on bonds.....	4,000 00		
Loans on other securities.....	1,130 00		
Loans on personal security and overdrafts.....	40,028 62		
Money on hand.....	30,574 80		
Checks and other cash items..	690 31		
Due from banks and bankers..	125,465 72		
Furniture and fixtures.....	2,000 00		
Other assets (gold).....	3,124 47		
Total resources	\$307,713 38	Total liabilities.....	\$307,713 38

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Jno. T. Morgan, 913; E. M. Preston, 527; D. E. Morgan, 107; L. Housman, 21; Dr. R. M. Hunt, 4; Niles Searls, 3; Geo. M. Hughes, 1½. Total number of shares held by the Directors is 1,576½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Nevada.....	\$2,800 00	\$3,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Nevada.....	\$26,431 21	\$40,000 00
Placer.....	4,500 00	6,000 00
Totals.....	\$30,931 21	\$46,000 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Omnibus Cable Co. 6% bonds.....	\$5,000 00	\$5,500 00	\$5,900 00
South Yuba Water Co. 6% bonds.....	36,000 00	34,160 00	36,000 00
Grass Valley school bonds.....	3,500 00	3,550 00	3,600 00
Colfax school bonds.....	10,000 00	10,100 00	10,100 00
Spring Valley Water Co. 6% bonds.....	3,000 00	3,570 00	3,570 00
Spring Valley Water Co. 4% bonds.....	5,000 00	4,993 75	4,900 00
County warrants.....	94 50	94 50	94 50
Totals	\$62,594 50	\$61,968 25	\$64,164 50

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
8 Citizens Water Co. bonds, San José.....	\$8,000 00	\$4,000 00	\$8,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Paid-up life insurance.....	\$830 00	\$2,300 00
Hibernia Bank passbooks.....	300 00	480 00
Totals	\$1,130 00	\$2,780 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco.....	\$94,885 84
National Bank of D. O. Mills & Co., Sacramento.....	5,851 29
London, Paris, and American Bank (Limited), San Francisco.....	17,737 24
National Bank of North America, New York.....	6,991 35
Total	\$125,465 72

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold bullion.....	\$3,124 47	\$3,150 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 4, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$5,000 00	Capital paid up.....	\$50,000 00
Other real estate.....	2,800 00	Due depositors.....	199,420 84
Invested in stocks, bonds, and warrants.....	57,859 17	Interest collected.....	120 18
Loans and discounts.....	77,113 78	Rents, exchange, etc.....	32 80
Cash balances.....	35,626 20	Dividends unpaid.....	3,607 14
Due from banks and bankers.....	85,284 89	Profit and loss.....	16,471 35
Expenses, taxes, etc.....	39 80		
Other assets.....	2,000 00		
Gold bullion.....	3,928 47		
Total resources	\$269,652 31	Total liabilities.....	\$269,652 31

BANK OF OAKDALE.

(Incorporated January 18, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. HASLACHER, President.

LOUIS KAHN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$7,000 00	Capital paid in coin	\$42,690 00
Miscellaneous stocks	825 00	Reserve fund	2,670 00
Loans on real estate	11,295 00	Profit and loss and contin-	
Loans on stocks and bonds	5,550 00	gent fund	54 45
Loans on personal security		Due depositors	109,271 87
and overdrafts	139,705 04	Due banks and bankers	1,205 60
Money on hand	1,853 44	Dividends unpaid	735 30
Due from banks and bankers	33,589 98	Other liabilities	44,010 44
Furniture and fixtures	800 00		
Expenses	19 20		
Total resources	\$200,637 66	Total liabilities	\$200,637 66

The amount of capital stock is \$150,000; amount subscribed is \$142,300; amount paid in coin is \$42,690. The total number of shares of stock issued is 1,423 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Haslacher, 220; L. Kahn, 120; J. D. Bentley, 52; R. H. Bentley, 39; Thos. B. Dorsey, 5; J. C. Laughlin, 5; Chas. E. Welch, 10; N. S. Harrold, 50; R. R. Snedigar, 5. Total number of shares held by the Directors is 506 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Stanislaus	\$7,000 00	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Stanislaus	\$11,295 00	\$23,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
15 shares Bank of Oakdale stock	\$1,500 00	\$825 00	\$900 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
1 United States 4% bond	\$1,000 00	\$900 00	\$1,150 00
34 shares Modesto Bank stock	3,400 00	2,150 00	5,500 00
30 shares Stanislaus Warehouse Co. stock	3,000 00	2,500 00	3,000 00
Totals	\$7,400 00	\$5,550 00	\$9,650 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$19,591 79
First National Bank, Stockton	13,998 19
Total	\$33,589 98

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on April 8, 1896.)

Resources.		Liabilities.	
Real estate.....	\$7,157 80	Capital paid up.....	\$42,690 00
Invested in stocks, bonds, and warrants.....	825 00	Reserve fund.....	43,785 31
Loans, discounts, and overdrafts.....	135,660 75	Due depositors.....	58,151 55
Cash balances.....	3,502 76	State, county, or city money.....	10,900 00
Due from banks and bankers.....	14,049 47	Due banks and bankers.....	4,256 59
Furniture, fixtures, etc.....	800 00	Rents, exchange, etc.....	25 00
Expenses, taxes, etc.....	192 35	Dividends unpaid.....	48 60
Total resources.....	\$162,188 13	Profit and loss.....	2,331 08
		Total liabilities.....	\$162,188 13

CALIFORNIA BANK—OAKLAND.

(Incorporated August, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

D. EDWARD COLLINS, President.

FRANK H. BROOKS, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$1,031 50	Capital paid in coin.....	\$100,000 00
County warrants.....	6 00	Profit and loss and contingent fund.....	7,493 52
Loans on real estate.....	23,027 50	Due depositors.....	97,900 39
Loans on stocks, bonds, and warrants.....	52,695 25	Due banks and bankers.....	48,594 08
Loans on personal security and overdrafts.....	153,310 83	Dividends unpaid.....	367 50
Money on hand.....	16,304 05	Interest.....	1,023 09
Checks and other cash items.....	4,151 83	Exchange.....	7 49
Due from banks and bankers.....	5,682 85	Certified checks.....	8,623 36
Furniture and fixtures.....	5,467 40	Cash differences.....	19
Expenses.....	275 42		
Taxes.....	1,050 43		
City warrants.....	449 06		
Salary.....	440 00		
Suspense items.....	117 50		
Total resources.....	\$264,009 62	Total liabilities.....	\$264,009 62

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. Edward Collins, 356; J. W. Phillips, 50; Benj. Smith, 50; Chas. Jurgens, 40; Ansen Barstow, 25; Victor H. Metcalf, 15; Robert Smilie, 10; J. P. Taylor, 10; W. W. Whitman, 10. Total number of shares held by the Directors is 566 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Tulare.....	\$1,031 50	\$1,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$17,827 50	\$29,400 00
San Diego	3,000 00	1,000 00
Tulare	2,200 00	3,500 00
Totals	\$23,027 50	\$33,900 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Alameda County warrants	\$6 00	\$6 00	\$6 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous building and loan association stocks	\$10,737 05	\$4,345 00	\$10,737 05
Municipal warrants	716 75	532 25	542 25
Oakland and Piedmont Water Co. bonds	2,000 00	1,000 00	2,000 00
Bank stock	1,300 00	795 00	1,635 00
California Cotton Mills stock	8,500 00	10,250 00	5,985 00
Land stock	8,750 00	4,373 00	4,373 00
Water stock	15,000 00	4,500 00	10,000 00
Miscellaneous corporation stocks and bonds	35,912 50	26,900 00	25,312 50
Totals	\$82,916 30	\$52,695 25	\$60,584 80

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$904 55
American Exchange National Bank, New York	4,433 41
Merchants National Bank, Chicago	344 89
Total	\$5,682 85

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 16, 1895.)

Resources.	Liabilities.
Invested in stocks, bonds, and warrants	Capital paid up
Loans and discounts	Due depositors
Cash balances	State, county, or city money
Due from banks and bankers	Due banks and bankers
Furniture, fixtures, etc.	Interest collected
Expenses, taxes, etc.	Rents, exchange, etc.
Other assets	Profit and loss
Total resources	Total liabilities

BANK OF OCEANSIDE.

(Incorporated June 9, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. D. DEXTER, President.

E. S. PAYNE, Cashier.

Resources.		Liabilities.	
Bank premises	\$15,664 20	Capital paid in coin	\$25,000 00
Real estate taken for debt	8,837 75	Profit and loss and contin-	
Miscellaneous stocks	3,362 60	gent fund	752 46
Loans on real estate	1,865 00	Due depositors	11,741 00
Loans on other securities	258 00	Due banks and bankers	1 20
Loans on personal security			
and overdrafts	3,187 36		
Money on hand	1,535 20		
Checks and other cash items	67 65		
Due from banks and bankers	1,814 80		
Furniture and fixtures	843 00		
Expenses	59 10		
Total resources	\$37,494 66	Total liabilities	\$37,494 66

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Dexter, 17; E. S. Payne, 30½; T. C. Exton, 2; W. V. Nichols, 3; J. L. Sharp, 2. Total number of shares held by the Directors is 54½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	\$2,618 86	\$4,600 00
San Diego	6,218 89	4,440 00
Totals	\$8,837 75	\$9,040 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$1,865 00	\$3,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Bank of Oceanside stock	\$9,500 00	\$3,362 60	\$9,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts (flour)	\$258 00	\$325 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Consolidated National Bank, San Diego	\$824 42
First National Bank, Los Angeles	37 53
London, Paris, and American Bank (Limited), San Francisco	212 64
First National Bank, San Diego	122 62
Merchants National Bank, San Diego	617 59
Total	\$1,814 80

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 31, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$15,664 20	Capital paid up.....	\$25,000 00
Other real estate.....	8,842 75	Due depositors.....	10,320 97
Invested in stocks, bonds, and warrants.....	2,362 60	Due-bills payable (J. Sibby).....	1,000 00
Loans and discounts.....	5,666 52	Interest collected.....	206 56
Cash balances.....	934 94	Rents, exchange, etc.....	919 77
Due from banks and bankers.....	2,435 28	Other liabilities.....	32 81
Furniture, fixtures, etc.....	843 00		
Expenses, taxes, etc.....	710 40		
Other assets (profit and loss account).....	20 42		
Total resources.....	\$37,480 11	Total liabilities.....	\$37,480 11

CITIZENS BANK OF ONTARIO.

(Incorporated March, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. P. ROBERTSON, President.

M. V. McQUIGG, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$33,275 22	Capital paid in coin.....	\$50,000 00
Miscellaneous bonds and stocks.....	2,500 00	Reserve fund.....	7,004 88
Loans on real estate.....	38,650 00	Due depositors.....	144,742 47
Loans on stocks.....	1,200 00	Due banks and bankers.....	111 02
Loans on personal security and overdrafts.....	96,614 37		
Money on hand.....	5,231 39		
Due from banks and bankers.....	23,399 36		
Furniture and fixtures.....	967 13		
Other assets.....	20 90		
Total resources.....	\$201,858 37	Total liabilities.....	\$201,858 37

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. S. Barrett, 5; A. P. Harwood, 5; James L. Paul, 16; Samuel McKinley, 1; J. P. Robertson, 32. Total number of shares held by the Directors is 59 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles.....	\$12,000 00	\$17,500 00
San Bernardino.....	38,650 00	71,000 00
Totals.....	\$50,650 00	\$88,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.
Orange-Growers Bank of Riverside stock.....	\$250 00	\$250 00
Pomona Orange Belt Irrigation District bonds.....	1,000 00	1,000 00
San Jacinto and Pleasant Valley Irrigation District bonds ..	1,250 00	1,250 00
Totals.....	\$2,500 00	\$2,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.
San Antonio Water Co. stock	\$1,600 00	\$1,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Citizens Bank, Los Angeles	\$1,794 56
Bank of California, San Francisco	5,448 32
Hanover National Bank, New York	12,205 61
American Trust and Savings Bank, Chicago	3,950 87
Total	\$23,399 36

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 26, 1896.)

Resources.		Liabilities.	
Bank premises	\$33,275 22	Capital paid up	\$50,000 00
Invested in stocks, bonds, and warrants	2,500 00	Reserve fund	7,750 00
Loans and discounts	138,021 41	Due depositors	140,167 01
Cash balances	7,552 78	State, county, or city money	20,884 23
Due from banks and bankers	38,457 95	Due banks and bankers	2,101 40
Furniture, fixtures, etc.	967 13	Interest collected	160 48
Expenses, taxes, etc.	460 88	Rents, exchange, etc.	117 25
		Dividends unpaid	5 00
		Other liabilities	50 00
Total resources	\$221,235 37	Total liabilities	\$221,235 37

ONTARIO STATE BANK.

(Incorporated August 6, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

G. T. STAMM, President.

FRED B. STAMM, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$18,123 89	Capital paid in coin	\$44,500 00
Miscellaneous stocks	1,360 00	Profit and loss and contingent fund	616 59
Loans on real estate	17,750 00	Due depositors	40,510 22
Loans on stocks	19,100 00	Due banks and bankers	293 66
Loans on personal security and overdrafts	12,086 07		
Money on hand	4,869 44		
Due from banks and bankers	5,457 71		
Furniture and fixtures	2,464 64		
Expenses	2,184 50		
Taxes	74 72		
Profit and loss	2,449 50		
Total resources	\$85,920 47	Total liabilities	\$85,920 47

The amount of capital stock is \$50,000; amount subscribed is \$44,500; amount paid in coin is \$44,500. The total number of shares of stock issued is 445 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Lyman Stewart, 88; Chas. Frankish, 75; G. T. Stamm, 70; H. L. Macneil, 31½; Fred B. Stamm, 34; Geo. C. Hagar, 10. Total number of shares held by the Directors is 308½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$18,123 89	\$18,123 89

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	\$17,750 00	\$35,000 00

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
San Antonio Water Co. stock	\$1,360 00	\$1,360 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
San Antonio Water Co. stock	\$2,000 00	\$1,600 00	\$2,000 00
Portland Cement Co. stock	1,000 00	500 00	1,000 00
Hardison-Stewart Oil Co. stock	10,000 00	5,500 00	10,000 00
Ontario Land and Improvement Co. stock	30,000 00	8,500 00	15,000 00
Ontario State Bank stock	4,500 00	3,000 00	4,500 00
Totals	\$47,500 00	\$19,100 00	\$32,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank of San Francisco	\$994 30
Kountze Brothers, Bankers, New York	1,230 16
Farmers and Merchants Bank, Los Angeles	3,182 42
San Bernardino National Bank	50 83
Total	\$5,457 71

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 26, 1896.)

Resources.		Liabilities.	
Real estate	\$18,123 89	Capital paid up	\$44,500 00
Invested in stocks, bonds, and warrants	1,375 00	Due depositors	32,934 05
Loans and discounts	49,027 47	State, county, or city money	4,490 51
Cash balances	3,685 04	Interest collected	127 07
Due from banks and bankers	4,434 82	Rents, exchange, etc.	99 98
Furniture, fixtures, etc.	2,464 64		
Expenses, taxes, etc.	591 25		
Other assets (profit and loss) ..	2,449 50		
Total resources	\$82,151 61	Total liabilities	\$82,151 61

BANK OF ORANGE.

(Incorporated November 29, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896.

N. PALMER, President.

J. R. PORTER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$25,000 00
Real estate taken for debt.....	11,484 75	Reserve fund.....	5,000 00
Loans on real estate.....	32,592 80	Profit and loss and contin-	
Loans on personal security and		gent fund.....	4,899 81
overdrafts.....	17,828 17	Due depositors.....	63,900 76
Money on hand.....	2,513 60	Rent, interest, and exchange.....	728 68
Checks and other cash items.....	197 73		
Due from banks and bankers.....	22,735 65		
Furniture and fixtures.....	2,000 00		
Expenses.....	176 55		
Total resources.....	\$99,529 25	Total liabilities.....	\$99,529 25

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 22; D. Halladay, 10; D. C. Pixley, 16; G. J. Mosbaugh, 10; E. A. Thelan, 10; Wm. H. Burnham, 14; W. S. Derby, 12. Total number of shares held by the Directors is 94 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange.....	\$11,484 75	\$13,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange.....	\$32,342 80	\$60,000 00
Los Angeles.....	250 00	2,000 00
Totals.....	\$32,592 80	\$62,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Citizens Bank, Los Angeles.....	\$7,793 75
First National Bank, New York.....	6,967 97
Bank of California, San Francisco.....	4,199 76
Commercial Bank, Santa Ana.....	3,774 17
Total.....	\$22,735 65

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 19, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid up.....	\$25,000 00
Other real estate.....	10,429 00	Reserve fund.....	5,000 00
Loans and discounts.....	57,207 80	Due depositors.....	62,199 00
Cash balances.....	1,745 13	Interest collected.....	1,543 52
Due from banks and bankers.....	16,414 02	Rents, exchange, etc.....	336 86
Furniture, fixtures, etc.....	2,000 00	Profit and loss.....	4,342 85
Expenses, taxes, etc.....	626 28		
Total resources.....	\$98,422 23	Total liabilities.....	\$98,422 23

BANK OF ORLAND.

(Incorporated March 29, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

L. SCEARCE, President.

S. W. MURDOCK, Cashier.

Resources.		Liabilities.	
Bank premises	\$10,329 86	Capital paid in coin	\$50,000 00
Real estate taken for debt	23,808 66	Profit and loss and contin-	
Loans on real estate	12,832 46	gent fund	462 72
Loans on other securities		Due depositors	16,943 79
(grain)	3,838 72	Due banks and bankers	38,752 95
Loans on personal security		Exchange account	8 00
and overdrafts	48,687 24	Interest collected	2,439 46
Money on hand	1,575 27		
Checks and other cash items ..	1,184 64		
Due from American Exchange			
National Bank, New York ..	83 23		
Furniture and fixtures	1,216 84		
Expenses	4,368 18		
Other assets	681 82		
Total resources	\$108,606 92	Total liabilities	\$108,606 92

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Scarce, 400; H. W. C. Nelson, 400; W. R. Hall, 100; W. L. Mecum, 70; S. W. Murdock, 30. Total number of shares held by the Directors is 1,000 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Glenn	\$23,808 66	\$27,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Glenn	\$12,832 46	\$18,800 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Crop mortgage on 800 acres grain	\$3,486 68	\$4,500 00
Crop mortgage on 160 acres grain	352 04	900 00
Totals	\$3,838 72	\$5,400 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 6, 1896.)

Resources.		Liabilities.	
Bank premises	\$10,329 86	Capital paid up	\$50,000 00
Other real estate	23,808 66	Due depositors	30,777 15
Loans and discounts	79,624 25	Due banks and bankers	40,000 00
Cash balances	5,498 77	Profit and loss	1,151 07
Due from banks and bankers ..	357 43		
Furniture, fixtures, etc.	1,216 84		
Other assets	1,092 41		
Total resources	\$121,928 22	Total liabilities	\$121,928 22

BANK OF OROVILLE.

(Incorporated June 14, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

S. C. LILLIS, President.

C. H. SCHIVELEY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$2,817 53	Capital paid in coin	\$50,000 00
Miscellaneous stocks	28,175 07	Profit and loss and contin- gent fund	3,103 65
County warrants	699 86	Due depositors	47,896 17
Loans on real estate	12,528 59	Due banks and bankers	86 16
Loans on personal security and overdrafts	42,968 83	State, county, or city money	6,000 00
Money on hand	15,869 36	Other liabilities	3,881 44
Due from banks and bankers	2,580 10		
Furniture and fixtures	2,561 36		
Expenses	2,178 50		
Taxes	100 90		
Other assets	487 32		
Total resources	\$110,967 42	Total liabilities	\$110,967 42

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 670; J. M. Ward, 50; N. Goldstein, 125; E. Tucker, 5; C. H. Schiveley, 5. Total number of shares held by the Directors is 855 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Placer	\$1,200 00	\$1,500 00
Butte	1,617 53	2,100 00
Totals	\$2,817 53	\$3,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	\$12,528 59	\$36,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value per Share.	Amt. Invested.	Market Value.
Oakland Gas Co. stock	\$100 00	\$7,550 07	\$8,400 00
Oroville Gas, Electric Light, and Power Co. stock	100 00	9,625 00	10,325 00
Buffalo Brewing Co. stock	100 00	11,000 00	12,000 00
Totals		\$28,175 07	\$30,725 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$1,899 46
Laidlaw & Co., New York	315 94
National Bank of D. O. Mills & Co., Sacramento	364 70
Total	\$2,580 10

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on April 2, 1896.)

Resources.		Liabilities.	
Real estate	\$2,817 53	Capital paid up	\$50,000 00
Invested in stocks, bonds, and warrants	28,753 88	Due depositors	41,916 86
Loans on real estate	15,918 59	State, county, or city money	8,855 75
Loans and discounts	40,737 21	Due banks and bankers	1,428 01
Cash balances	9,501 45	Interest collected	2,119 26
Due from banks and bankers	6,014 05	Rents, exchange, etc.	101 00
Furniture, fixtures, etc.	2,538 86	Dividends unpaid	40 00
Expenses, taxes, etc.	946 30	Profit and loss	3,103 65
Other assets	111 50	Other liabilities	37 00
Gold dust	262 16		
Total resources	\$107,601 53	Total liabilities	\$107,601 53

BANK OF RIDEOUT, SMITH & CO.—OROVILLE.

(Incorporated May 31, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896.

N. D. RIDEOUT, President.

E. W. Fogg, Cashier.

Resources.		Liabilities.	
Bank premises	\$9,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	27,381 22	Profit and loss and contingent fund	17,113 80
Miscellaneous stocks	18,345 34	Due depositors	142,365 21
County warrants	5,141 04	Exchange	30 14
Loans on real estate	54,652 03	Interest collected	399 08
Loans on stocks	12,797 00		
Loans on personal security and overdrafts	47,603 51		
Money on hand	14,199 10		
Checks and other cash items	99 58		
Due from banks and bankers	65,483 61		
Furniture and fixtures	3,000 00		
Expenses	459 65		
Other assets	1,746 15		
Total resources	\$259,908 23	Total liabilities	\$259,908 23

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$33 33¼.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 1,575; D. N. Friesleben, 530; John C. Gray, 50; M. Reyman, 50; James C. Gray, 50; L. L. Green, 50; E. W. Fogg, 50. Total number of shares held by the Directors is 2,355 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Butte	\$27,381 22	\$38,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte.....	\$54,652 03	\$88,505 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
480 shares Merrimac Land and Lumber Co. stock.....	\$48,000 00	\$18,345 34	\$19,200 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
100 shares Oroville Citrus Association stock.....	\$1,000 00	\$1,000 00	\$1,500 00
1,999 shares Oroville Water Co. stock.....	19,990 00	11,797 00	16,000 00
Totals.....	\$20,990 00	\$12,797 00	\$17,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco.....	\$3,986 65
The Rideout Bank, Marysville.....	61,496 96
Total.....	\$65,483 61

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Telephone line (Marysville and Oroville).....	\$643 48	\$643 48
Gold dust on hand.....	1,102 67	1,102 67
Totals.....	\$1,746 15	\$1,746 15

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on April 2, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$9,000 00	Capital paid up.....	\$100,000 00
Other real estate.....	27,452 17	Due depositors.....	147,544 33
Invested in stocks, bonds, and warrants.....	24,426 67	State, county, or city money.....	35,560 10
Loans and discounts.....	107,888 05	Interest collected.....	1,860 12
Cash balances.....	24,388 39	Rents, exchange, etc.....	70 75
Due from banks and bankers.....	101,936 03	Profit and loss.....	15,458 82
Furniture, fixtures, etc.....	3,000 00		
Expenses, taxes, etc.....	1,621 10		
Other assets.....	643 48		
Gold dust.....	138 23		
Total resources.....	\$300,494 12	Total liabilities.....	\$300,494 12

BANK OF PALO ALTO.

(Incorporated October 18, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

B. PARKINSON, President.

G. R. PARKINSON, Cashier.

Resources.		Liabilities.	
Bank premises	\$4,605 93	Capital paid in coin	\$20,000 00
Loans on real estate	18,200 00	Reserve fund	2,532 32
Loans on personal security and overdrafts	30,953 72	Profit and loss and contingent fund	2,187 06
Money on hand	5,177 19	Due depositors	37,401 34
Checks and other cash items ..	1,057 40	Due banks and bankers	5,000 00
Due from banks and bankers ..	3,439 05		
Furniture and fixtures	1,155 02		
Expenses	1,478 20		
Other assets	1,054 21		
Total resources	\$67,120 72	Total liabilities	\$67,120 72

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: B. Parkinson, 377; Joseph Hutchinson, 50; E. A. Ross, 20; C. D. Marx, 10; G. R. Parkinson, 10. The number of shares held by the Directors is 467 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$18,200 00	\$53,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Tallant Banking Co., San Francisco	\$1,021 44
Hanover National Bank, New York	1,893 64
Garden City Bank and Trust Co., San José	523 97
Total	\$3,439 05

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
10 acres of orchard, two years old, situate in Santa Clara County (our equity)	\$1,054 21	\$2,500 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 9, 1895.)

Resources.		Liabilities.	
Bank premises	\$4,605 93	Capital paid up	\$20,000 00
Loans and discounts	43,418 52	Reserve fund	710 70
Cash balances	7,046 36	Due depositors	40,870 57
Due from banks and bankers ..	6,417 41	Interest collected	2,568 28
Furniture, fixtures, etc.	1,155 02	Rents, exchange, etc.	375 04
Expenses, taxes, etc.	1,887 35	Other liabilities	6 00
Total resources	\$64,530 59	Total liabilities	\$64,530 59

SAN GABRIEL VALLEY BANK—PASADENA.

(Incorporated February 15, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896.

FRANK C. BOLT, President.

GEO. B. POST, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$23,575 74	Capital paid in coin.....	\$50,000 00
Real estate taken for debt....	16,042 30	Reserve fund.....	6,618 26
Miscellaneous bonds and stocks.....	11,263 26	Profit and loss and contin- gent fund.....	1,597 09
City warrants.....	6,835 77	Due depositors.....	273,285 15
Loans on real estate.....	83,007 70	Dividends unpaid.....	17 50
Loans on stocks.....	26,426 00		
Loans on personal security and overdrafts.....	98,440 73		
Money on hand.....	24,517 04		
Checks and other cash items....	7,883 16		
Due from banks and bankers....	27,333 37		
Furniture and fixtures.....	4,723 94		
Expenses.....	551 50		
Other assets (vineyard ac- count).....	917 49		
Total resources.....	\$331,518 00	Total liabilities.....	\$331,518 00

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Frank C. Bolt, 85; W. S. Wright, 10; S. Washburn, 10; J. W. Hugus, 10; Webster Wotkins, 5; W. H. Allen, Jr., 5; C. S. Cristy, 10. Total number of shares held by the Directors is 135 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$16,042 30	\$27,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Los Angeles.....	\$69,785 70
Riverside.....	6,722 00
San Bernardino.....	1,500 00
Mohave, Arizona.....	5,000 00
Total.....	\$83,007 70

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
10 Pasadena Electric Light and Power Co. bonds.....	\$10,000 00	\$9,250 00	\$10,000 00
1 Pasadena and Mt. Wilson Railway Co. bonds.....	500 00	450 00	450 00
2 Pasadena and Los Angeles Electric Railway Co. bonds.....	1,250 00	956 67	1,125 00
26 shares Pasadena Lake Vineyard Land and Water Co. stock.....	1,300 00	606 59	650 00
Totals.....	\$13,050 00	\$11,263 26	\$12,225 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
10 Pasadena Electric Light and Power Co. bonds.	\$10,000 00	\$4,625 00	\$10,000 00
1 Pasadena Land and Water Co. bond.	250 00	150 00	250 00
6 Pasadena and Mt. Wilson Railway Co. bonds.	6,000 00	3,000 00	5,400 00
2 Pasadena Gas and Electric Light Co. bonds.	1,000 00	750 00	1,000 00
10 shares San Gabriel Valley Bank stock.	1,000 00	1,000 00	1,100 00
5 shares San Gabriel Valley Bank stock.	500 00	500 00	550 00
22 shares San Gabriel Valley Bank stock.	2,200 00	1,595 00	2,420 00
5 shares National State Bank, Troy, New York, stock.	500 00	600 00	1,000 00
18 shares Pasadena Electric Light and Power Co. stock.	1,800 00	900 00	1,800 00
37½ shares Pasadena Electric Light and Power Co. stock.	3,750 00	4,500 00	3,750 00
60 shares California Commercial Co. stock.	3,000 00	1,500 00	1,500 00
10 shares Los Angeles Pressed Brick and Terra Cotta Co. stock.	1,000 00	500 00	1,000 00
5 shares Pacific Clay Manufacturing Co. stock.	500 00	380 00	500 00
74 shares Pasadena Lake Vineyard Land and Water Co. stock.	3,700 00	1,650 00	1,850 00
98 shares Title Insurance and Trust Co., Los Angeles, stock.	9,800 00	4,444 00	5,880 00
10 shares Pasadena Land and Water Co. stock.	500 00	332 00	300 00
Totals	\$45,500 00	\$26,426 00	\$38,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Sather Banking Company, San Francisco.	\$1,011 05
Citizens Bank, Los Angeles.	641 69
Farmers and Merchants Bank, Los Angeles.	8,999 08
Chase National Bank, New York.	11,687 80
Metropolitan National Bank, Chicago.	4,993 75
Total	\$27,333 37

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 21, 1895.)

Resources.		Liabilities.	
Bank premises.	\$23,575 74	Capital paid up.	\$50,000 00
Other real estate.	16,042 30	Reserve fund.	6,403 51
Invested in stocks, bonds, and warrants.	11,263 26	Due depositors.	251,030 39
Loans on real estate.	70,464 09	Interest collected.	1,743 30
Loans and discounts.	121,809 82	Rents, exchange, etc.	171 58
Cash balances.	20,761 84	Other liabilities.	5 00
Due from banks and bankers.	39,928 70		
Furniture, fixtures, etc.	4,723 94		
Expenses, taxes, etc.	784 09		
Total resources.	\$309,353 78	Total liabilities.	\$309,353 78

CITIZENS BANK OF PASO ROBLES.

(Incorporated March 16, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. H. GLASS, President.

A. F. HORSTMAN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$5,027 14	Capital paid in coin	\$61,800 00
Loans on real estate	17,785 00	Profit and loss and contin-	
Money on hand	104,985 70	gent fund	2,435 89
Checks and other cash items	3,375 95	Due depositors	67,465 75
Due from banks and bankers	3,464 13	Due banks and bankers	5,390 47
Furniture and fixtures	1,810 00	Dividends unpaid	45 00
Expenses and taxes	1,239 19	Grain loans	550 00
Total resources	\$137,687 11	Total liabilities	\$137,687 11

The amount of capital stock is \$100,000; amount subscribed is \$61,800; amount paid in coin is \$61,800. The total number of shares of stock issued is 618 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Glass, 40; L. McDonald, 10; H. Brunner, 5; McD. R. Venable, 10; W. C. Bennett, 10; A. Pfister, 5; O. O'Neill, 10; A. F. Horstman, 18; C. A. Telleen, 25. Total number of shares held by the Directors is 133 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$5,027 14	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	\$450 00	\$2,000 00
San Luis Obispo	17,335 00	29,300 00
Totals	\$17,785 00	\$31,300 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgages, collateral notes, and indorsements	\$104,985 70	\$127,860 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$3,313 67
First National Bank, Los Angeles	40 05
Salinas City Bank	110 41
Total	\$3,464 13

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 15, 1896.)

Resources.		Liabilities.	
Real estate	\$5,027 14	Capital paid up	\$61,800 00
Loans and discounts	119,889 81	Reserve fund	2,000 00
Cash balances	3,587 47	Due depositors	41,635 73
Due from banks and bankers ..	1,588 78	Due banks and bankers	23,875 36
Furniture, fixtures, etc.	1,810 00	Rents, exchange, etc.	166 98
Expenses, taxes, etc.	127 49	Dividends unpaid	1,401 00
Other assets	13 38	Other liabilities	1,165 00
Total resources	\$132,044 07	Total liabilities	\$132,044 07

BANK OF SONOMA COUNTY—PETALUMA.

(Incorporated May, 1866.)

Showing its Financial Condition at Close of Business on July 31, 1896.

GEO. P. McNEAR, President.

FRANK H. DENMAN, Cashier.

Resources.		Liabilities.	
Bank premises	\$18,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	28,309 23	Reserve fund	40,000 00
Loans on real estate	141,058 50	Profit and loss and contin-	
Loans on stocks and bonds	17,150 00	gent fund	18,231 15
Loans on personal security and		Due depositors	192,255 52
overdrafts	319,316 74	Due banks and bankers	712 20
Money on hand	19,675 50	Dividends unpaid	838 50
Checks and other cash items ..	1,634 72		
Due from banks and bankers ..	9,867 58		
Furniture and fixtures	2,000 00		
Expenses	25 10		
Total resources	\$552,037 37	Total liabilities	\$552,037 37

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. P. McNear, 200; W. B. Haskell, 5; H. M. Le Baron, 10; H. Mechem, 175; H. Meyerholtz, 58. Total number of shares held by the Directors is 448 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$25,994 33	\$28,100 00
Mendocino	2,314 90	2,600 00
Totals	\$28,309 23	\$30,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt.....	\$29,000 00	\$40,000 00
Kings.....	8,220 00	26,000 00
Marin.....	2,400 00	3,750 00
Mendocino.....	350 00	1,000 00
San Luis Obispo.....	3,000 00	6,000 00
Siskiyou.....	7,354 00	30,000 00
Sonoma and Marin.....	3,725 00	7,000 00
Sonoma.....	85,259 50	143,800 00
Yolo.....	750 00	2,500 00
State of Washington.....	1,000 00	1,500 00
Totals.....	\$141,058 50	\$261,550 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value per Share.	Amt. Loaned.	Market Value.
20 shares Petaluma Savings Bank stock.....	\$100 00	\$3,000 00	\$3,000 00
15 shares Petaluma Mutual Loan Ass'n stock..	200 00	700 00	900 00
396 shares Southern California Semi-Tropic Fruit Co. stock.....	100 00	9,050 00	55,440 00
39 South Pacific Coast Railway bonds.....	1,000 00	4,400 00	31,200 00
Totals.....		\$17,150 00	\$90,540 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco.....	\$4,981 49
Western National Bank, New York.....	4,886 09
Total.....	\$9,867 58

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 17, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$18,000 00	Capital paid up.....	\$300,000 00
Other real estate.....	15,853 92	Due depositors.....	198,855 68
Loans on real estate.....	152,323 00	Due banks and bankers.....	2,068 60
Loans and discounts.....	330,678 53	Interest collected.....	1,615 56
Cash balances.....	26,594 45	Rents, exchange, etc.	37 39
Due from banks and bankers..	12,339 71	Dividends unpaid.....	2,146 50
Furniture, fixtures, etc.....	2,000 00	Profit and loss.....	53,224 83
Expenses, taxes, etc.....	60 50		
Other assets.....	98 45		
Total resources.....	\$557,948 56	Total liabilities.....	\$557,948 56

PETALUMA SAVINGS BANK.

(Incorporated November 2, 1870.)

Showing its Financial Condition at Close of Business on July 31, 1896.

H. T. FAIRBANKS, President.

L. B. FAIRBANKS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$5,500 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	60,828 06	Profit and loss and contin-	
Miscellaneous bonds.....	31,000 00	gent fund.....	29,583 60
Loans on real estate.....	83,538 00	Due depositors.....	160,351 96
Loans on stocks.....	3,735 00	Dividends unpaid.....	234 00
Loans on other securities.....	1,000 00		
Loans on personal security			
and overdrafts.....	87,422 20		
Money on hand.....	9,430 40		
Checks and other cash items..	1,570 87		
Due from banks and bankers..	3,594 49		
Furniture and fixtures.....	1,650 00		
Total resources.....	\$290,169 56	Total liabilities.....	\$290,169 56

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. T. Fairbanks, 250; J. M. Bowles, 110; F. T. Maynard, 43; A. Lackey, 45; D. Walls, 48; A. Schroyer, 50; W. B. Haskell, 20; J. F. Fairbanks, 25; W. Zartman, 10. Total number of shares held by the Directors is 601 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Tulare.....	\$3,000 00
Trinity.....	1,500 00
Sonoma.....	2,734 59
Fresno.....	10,125 07
Humboldt.....	28,000 00
Mendocino.....	15,468 94
Total.....	\$60,828 60

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Sonoma.....	\$63,538 00
Marin.....	5,000 00
San Diego.....	5,000 00
Fresno.....	4,000 00
Humboldt.....	6,000 00
Total.....	\$83,538 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
36 South Pacific Coast Railway Co. bonds (\$1,000 each), guaranteed by the Southern Pacific Co..	\$36,000 00	\$31,000 00	\$31,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
5 shares Bank of Sonoma County stock.....	\$500 00	\$750 00	\$675 00
10 shares Petaluma Savings Bank stock.....	1,000 00	1,250 00	1,300 00
100 shares Sonoma County Water Co. stock.....	5,000 00	1,735 00	5,500 00
Totals.....	\$6,500 00	\$3,735 00	\$7,475 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Life insurance policy for \$5,000 (will mature in about 18 months).....	\$1,000 00	\$2,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Laidlaw & Co., New York	\$1,006 31
Bank of California, San Francisco	1,410 81
Savings Bank of Santa Rosa	1,177 37
Total	\$3,594 49

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Loans on personal security and overdrafts.....	\$87,422 20	\$87,422 20

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 20, 1895.)

Resources.		Liabilities.	
Bank premises	\$5,500 00	Capital paid up	\$100,000 00
Other real estate	22,681 80	Due depositors	147,718 52
Invested in stocks, bonds, and warrants	31,000 00	State, county, or city money	2,587 87
Loans and discounts	208,656 16	Interest collected	221 65
Cash balances	8,256 92	Dividends unpaid	132 00
Due from banks and bankers	10,986 54	Profit and loss	38,232 98
Furniture, fixtures, etc.	1,650 00		
Expenses, taxes, etc.	261 60		
Total resources	\$288,993 02	Total liabilities	\$288,993 02

WICKERSHAM BANKING COMPANY—PETALUMA.

(Incorporated September 11, 1894.)

Showing its Financial Condition at Close of Business on July 31, 1896.

FRED A. WICKERSHAM, President.

H. H. ATWATER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$94,652 13	Capital paid in coin	\$200,000 00
Miscellaneous stocks	27,625 00	Reserve fund	100,000 00
Loans on real estate	47,026 00	Profit and loss and contingent fund	33,068 21
Loans on stocks, etc.	51,055 00	Due depositors	189,602 56
Loans on personal security and overdrafts	225,116 70	Due Santa Rosa Bank	2 66
Money on hand	16,839 08	Dividends unpaid	880 00
Checks and other cash items ..	439 90		
Due from banks and bankers ..	17,528 41		
Other assets	43,271 21		
Total resources	\$523,553 43	Total liabilities	\$523,553 43

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: I. G. Wickersham, 1,009; F. A. Wickersham, 100; Daniel Brown, 180; H. H. Atwater, 30; S. J. Hopkins, 5; L. G. Nay, 10; C. W. Woodworth, 10. Total number of shares held by the Directors is 1,344 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)		Cost on Books.	Market Value.
County Situated In.			
Sonoma		\$94,652 13	\$117,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$16,400 00	\$34,000 00
Marin	1,760 00	3,000 00
Mendocino	28,866 00	35,000 00
Totals	\$47,026 00	\$72,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
110,500 shares Novato Land Co. stock.....	\$110,500 00	\$27,625 00	\$27,625 00

AMOUNT LOANED ON STOCKS, ETC.

	Par Value.	Amt. Loaned.	Market Value.
1,375 shares Santa Rosa Water Co. stock.....	\$137,500 00	\$25,000 00	\$50,000 00
30 shares Washington Hall Association stock..	3,000 00	655 00	1,000 00
79 shares Santa Rosa Bank stock.....	7,900 00	12,400 00	10,000 00
45 shares Bank of Visalia stock.....	4,500 00		8,000 00
Life insurance policy for \$10,000 (paid up), Mutual Life of New York	10,000 00	5,000 00	10,000 00
Totals	\$162,900 00	\$43,055 00	\$79,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco	\$5,195 36
California Safe Deposit and Trust Co., San Francisco	11,549 16
Liberty National Bank, New York	342 95
Hotaling & Co., San Rafael	186 18
Santa Rosa National Bank	254 76
Total	\$17,528 41

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Judgment against estate of J. B. Smith, deceased	\$134 87	\$134 87
Judgment against F. C. De Long	43,136 34	*
Totals	\$43,271 21	.....

* Market value uncertain until final settlement.

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 19, 1895.)

Resources.		Liabilities.	
Real estate.....	\$4,888 00	Capital paid up.....	\$200,000 00
Invested in stocks, bonds, and warrants.....	22,100 00	Reserve fund.....	100,000 00
Loans and discounts.....	422,374 13	Due depositors.....	205,639 87
Cash balances.....	22,270 44	State, county, or city money.....	2,211 14
Due from banks and bankers.....	28,194 90	Due banks and bankers.....	402 34
Expenses, taxes, etc.....	2 75	Interest collected.....	1,624 08
Other assets (judgments).....	43,296 21	Dividends unpaid.....	840 00
		Profit and loss.....	32,409 00
Total resources.....	\$543,126 43	Total liabilities.....	\$543,126 43

THE WILLIAM HILL COMPANY—PETALUMA.

(Incorporated March 14, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

Wm. Hill, President.

ALEX. B. HILL, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$11,000 00	Capital paid in coin.....	\$200,000 00
Real estate taken for debt.....	28,857 80	Profit and loss and contingent fund.....	60,453 34
Miscellaneous stocks.....	23,450 00	Due depositors.....	251,691 88
Loans on real estate.....	167,740 52	Due banks and bankers.....	1,157 03
Loans on personal security and overdrafts.....	238,199 34	Interest and discount.....	1,155 80
Money on hand.....	14,172 50	Rents.....	80 00
Checks and other cash items.....	244 03		
Due from banks and bankers.....	30,040 51		
Furniture and fixtures.....	500 00		
Expenses.....	333 35		
Total resources.....	\$514,538 05	Total liabilities.....	\$514,538 05

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Hill, 1,750; M. D. Goshen, 25; Chas. Martin, 25; H. P. Brainerd, 25; A. B. Hill, 125. Total number of shares held by the Directors is 1,950 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Mendocino.....	\$1,030 50	\$1,030 50
Sonoma.....	27,827 30	27,827 30
Totals.....	\$28,857 80	\$28,857 80

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Marin.....	\$18,691 29	\$25,000 00
Sonoma.....	149,049 23	343,850 00
Totals.....	\$167,740 52	\$368,850 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
112 shares Bank of Sebastopol stock.....	\$11,200 00	\$11,200 00	\$11,200 00
6 shares Petaluma Savings Bank stock.....	600 00	900 00	900 00
11 shares Real Estate Association stock.....	5,500 00	5,500 00	5,500 00
23,400 shares Novato Land Co. stock.....	23,400 00	5,850 00	5,850 00
Totals	\$40,700 00	\$23,450 00	\$23,450 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco.....	\$26,989 25
Borel & Co., San Francisco.....	268 31
Exchange Bank, Santa Rosa.....	1,356 81
Savings Bank of Santa Rosa.....	1,426 14
Total	\$30,040 51

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 17, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$11,000 00	Capital paid up.....	\$200,000 00
Other real estate.....	29,019 80	Due depositors.....	240,719 15
Invested in stocks, bonds, and warrants.....	15,580 00	Due banks and bankers.....	3,198 03
Loans on real estate.....	122,631 69	Interest collected.....	297 46
Loans and discounts.....	265,581 26	Rents, exchange, etc.	5 00
Cash balances.....	16,415 96	Profit and loss.....	53,694 91
Due from banks and bankers.....	36,980 40		
Furniture, fixtures, etc.	500 00		
Expenses, taxes, etc.	205 44		
Total resources	\$497,914 55	Total liabilities	\$497,914 55

BANK OF PLEASANTON.

(Incorporated February 3, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

P. N. LILIENTHAL, President.

E. L. BENEDICT, Cashier.

Resources.		Liabilities.	
County warrants.....	\$22 30	Capital paid in coin.....	\$25,000 00
Loans on real estate.....	12,275 00	Profit and loss and contin- gent fund.....	5,155 02
Loans on personal security and overdrafts.....	37,434 02	Due depositors.....	24,618 05
Money on hand.....	3,974 50	Due banks and bankers.....	3,016 52
Checks and other cash items.....	20 00		
Due from banks and bankers.....	1,106 36		
Furniture and fixtures.....	1,620 00		
Expenses.....	1,248 48		
Taxes.....	88 93		
Total resources	\$57,789 59	Total liabilities	\$57,789 59

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: P. N. Lilienthal, 35; T. W. Harris, 15; J. B. Hortenstine, 10; Wm. H. Cope, 10; E. L. Benedict, 300. Total number of shares held by the Directors is 370 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$12,275 00	\$33,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Oakland Bank of Savings	\$582 90
J. & W. Seligman & Co., New York	523 46
Total	\$1,106 36

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 17, 1896.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$1,294 05	Capital paid up	\$25,000 00
Loans on real estate	14,882 50	Due depositors	32,311 62
Loans and discounts	27,730 18	Interest collected	12 40
Cash balances	7,357 55	Rents, exchange, etc.	10 84
Due from banks and bankers	7,544 56	Profit and loss	3,131 65
Furniture, fixtures, etc.	1,628 77		
Expenses, taxes, etc.	28 90		
Total resources	\$60,466 51	Total liabilities	\$60,466 51

PEOPLE'S BANK OF POMONA.

(Incorporated August 27, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WM. B. DOLE, President.

JOHN H. DOLE, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$17,879 00	Capital paid in coin	\$50,000 00
Loans on real estate	58,551 08	Profit and loss and contingent fund	7,280 90
Loans on personal security and overdrafts	76,108 65	Due depositors	129,945 04
Money on hand	24,475 03	Due banks and bankers	2,768 19
Checks and other cash items	5,433 78		
Due from banks and bankers	1,927 13		
Furniture and fixtures	4,853 81		
Expenses	546 81		
Other assets	218 84		
Total resources	\$189,994 13	Total liabilities	\$189,994 13

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows; C. E. White, 50; W. B. Dole, 200; S. F. Owen, 75; Geo. F. Ferris, 25; J. M. Elliott, 25; J. J. Swigart, 50; John H. Dole, 100. Total number of shares held by the Directors is 525 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

	Cost on Books.	Market Value.
Los Angeles.....	\$17,879 00	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned	Market Value.
Orange.....	\$15,000 00	\$20,000 00
San Bernardino.....	2,000 00	4,000 00
Los Angeles.....	41,551 08	69,700 00
Totals.....	\$58,551 08	\$93,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$5 29
Importers and Traders National Bank, New York.....	1,921 84
Total.....	\$1,927 13

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 25, 1896.)

Resources.		Liabilities.	
Real estate.....	\$17,879 00	Capital paid up.....	\$50,000 00
Loans and discounts.....	128,107 91	Due depositors.....	115,936 22
Cash balances.....	29,303 08	State, county, or city money.....	5,946 42
Due from banks and bankers.....	14,039 69	Due banks and bankers.....	15,355 83
Furniture, fixtures, etc.....	4,853 81	Profit and loss.....	8,068 30
Expenses, taxes, etc.....	837 48		
Other assets.....	285 80		
Total resources.....	\$195,306 77	Total liabilities.....	\$195,306 77

PIONEER BANK—PORTERVILLE.

(Incorporated April 19, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

P. N. LILIENTHAL, President.

RICHARD BRADLEY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$4,300 00	Capital paid in coin	\$28,000 00
County warrants	40 53	Profit and loss and contin-	
Loans on real estate	30,794 52	gent fund	44,660 89
Loans on stocks and warrants	6,249 03	Due depositors	60,668 17
Loans on other securities		Other liabilities	57 37
(grain, etc.)	2,082 00		
Loans on personal security			
and overdrafts	50,204 72		
San Francisco call loans	20,000 00		
Money on hand	6,451 66		
Due from banks and bankers	10,862 28		
Furniture and fixtures	1,299 92		
Expenses	1,101 77		
Total resources	\$133,386 43	Total liabilities	\$133,386 43

The amount of capital stock is \$70,000; amount subscribed is \$70,000; amount paid in coin is \$28,000. The total number of shares of stock issued is 700 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: P. N. Lilienthal, 100; William Thomas, 100; Leon Sloss, 60; W. H. Chickering, 60; Louis Sloss, Jr., 100. Total number of shares held by the Directors is 420 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	\$4,300 00	\$4,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	\$30,794 52	\$60,300 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
State and county school warrants	\$40 53	\$40 53	\$40 53

AMOUNT LOANED ON STOCKS AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Pioneer Water Co. stock	\$20,175 00	\$5,662 78	\$10,725 00
Tule River Irrigation District warrant	40 00	25 00	
Porterville Hotel Co. stock	1,000 00	300 00	500 00
Porter Slough Ditch Co. stock	4,433 33	261 25	
Totals	\$25,648 33	\$6,249 03	

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain	\$1,782 00	\$2,300 00
Chattel mortgage on printing press	300 00	300 00
Totals	\$2,082 00	\$2,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$8,210 61
Producers Bank, Visalia.....	2,651 67
Total	\$10,862 28

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 27, 1896.)

Resources.		Liabilities.	
Real estate.....	\$4,313 10	Capital paid up.....	\$28,000 00
Invested in stocks, bonds, and warrants.....	332 56	Due depositors.....	55,292 93
Loans and discounts.....	105,305 64	State, county, or city money.....	1,000 00
Cash balances.....	6,268 16	Interest collected.....	1,710 56
Due from banks and bankers.....	8,661 38	Rents, exchange, etc.	345 59
Furniture, fixtures, etc.	1,152 10	Profit and loss.....	40,881 15
Expenses, taxes, etc.	1,128 67	Other liabilities.....	77 95
Other assets.....	146 57		
Total resources.....	\$127,308 18	Total liabilities.....	\$127,308 18

BANK OF TEHAMA COUNTY—RED BLUFF.

(Incorporated September 5, 1874.)

Showing its Financial Condition at Close of Business on July 31, 1896.

E. W. RUNYON, President.

W. B. CAHOONE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$6,400 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt....	35,550 00	Reserve fund.....	75,000 00
Miscellaneous bonds.....	4,075 00	Profit and loss and contingent fund.....	50,670 00
County warrants.....	1,832 36	Due depositors.....	304,029 49
Loans on real estate.....	283,525 00	Due banks and bankers.....	20,748 18
Loans on stocks.....	23,500 00	Interest collected.....	7,553 41
Loans on personal security and overdrafts.....	349,097 29	Rents and exchange.....	81 30
Money on hand.....	30,037 26		
Checks and other cash items.....	2,573 43		
Due from banks and bankers.....	20,792 04		
Furniture and fixtures.....	700 00		
Total resources.....	\$758,082 38	Total liabilities.....	\$758,082 38

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. G. Kimball, 15; A. C. Bingham, 10; D. S. Cone, 259; D. B. Lyon, 10; E. W. Runyon, 138. Total number of shares held by the Directors is 432 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tehama	\$33,550 00	\$38,950 00
Shasta	2,000 00	2,700 00
Totals	\$35,550 00	\$41,650 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tehama	\$188,785 00	\$335,830 00
Shasta	67,490 00	140,250 00
Lassen	1,750 00	2,500 00
Glenn	25,500 00	47,180 00
Totals	\$283,525 00	\$525,760 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Shasta County school bonds	\$3,900 00	\$3,900 00	\$3,900 00
Lassen County school bonds	175 00	175 00	175 00
Shasta County warrants	1,125 00	1,125 00	1,125 00
Tehama County warrants	707 36	707 36	707 36
Totals	\$5,907 36	\$5,907 36	\$5,907 36

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
88 shares Bank of Shasta County stock	\$8,800 00	\$6,500 00	\$8,800 00
2,505 shares Willows Water and Light Co. stock	50,100 00	15,000 00	20,000 00
90 shares Sunset Telephone Co. stock	9,000 00	2,000 00	3,690 00
Totals	\$67,900 00	\$23,500 00	\$32,490 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$4,762 91
National Bank of D. O. Mills & Co., Sacramento	12,052 23
American Exchange National Bank, New York	1,295 40
Bank of Butte County, Chico	2,345 79
Bank of Chico	335 71
Total	\$20,792 04

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 29, 1896.)

Resources.		Liabilities.	
Bank premises	\$6,500 00	Capital paid up	\$300,000 00
Other real estate	42,725 00	Reserve fund	75,000 00
Invested in stocks, bonds, and warrants	7,448 24	Due depositors	345,543 48
Loans and discounts	678,883 96	State, county, or city money	31,010 12
Cash balances	49,912 93	Due banks and bankers	2,131 42
Due from banks and bankers	28,862 40	Interest collected	6,376 51
Furniture, fixtures, etc.	570 00	Rents, exchange, etc.	147 00
		Dividends unpaid	294 00
		Profit and loss	47,900 00
		Real estate reserve	6,500 00
Total resources	\$814,902 53	Total liabilities	\$814,902 53

THE HERBERT KRAFT COMPANY BANK—RED BLUFF.

(Incorporated April 29, 1895.)

Showing its Financial Condition at Close of Business on July 31, 1896.

E. F. KRAFT, President.

GEO. H. KRAFT, Cashier.

Resources.		Liabilities.	
Bank premises	\$6,916 05	Capital paid in coin	\$200,000 00
County warrants	104 98	Reserve fund	8,033 12
Loans on real estate	123,856 96	Due depositors	121,060 18
Loans on personal security and overdrafts	152,593 90	Other liabilities	10,261 65
Money on hand	21,663 72		
Due from banks and bankers	25,398 80		
Furniture and fixtures	2,230 50		
Expenses	3,173 81		
Taxes	3,267 83		
Other assets	148 40		
Total resources	\$339,354 95	Total liabilities	\$339,354 95

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Tehama	\$123,856 96	\$200,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants (school orders)	\$104 98	\$104 98	\$104 98

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$2,127 24
Laidlaw & Co., New York	12,614 51
Union National Bank, Chicago	10,657 05
Total	\$25,398 80

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books. Market Value.	
Shakes, lumber, etc.	\$148 40	\$148 40

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 29, 1896.)

Resources.		Liabilities.	
Bank premises	\$6,880 50	Capital paid up	\$200,000 00
Invested in stocks, bonds, and warrants	104 98	Reserve fund	8,166 67
Loans and discounts	268,640 38	Due depositors	116,194 67
Cash balances	19,761 68	State, county, or city money	10,000 00
Due from banks and bankers	36,841 59	Interest collected	1,087 05
Furniture, fixtures, etc.	2,230 50	Rents, exchange, etc.	268 00
Expenses, taxes, etc.	1,364 06	Other liabilities	107 30
Total resources	\$335,823 69	Total liabilities	\$335,823 69

BANK OF NORTHERN CALIFORNIA—REDDING.

(Incorporated April 23, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896.

E. FRISBIE, President.

E. L. BAILEY, Cashier.

Resources.		Liabilities.	
Bank premises	\$6,961 65	Capital paid in coin	\$75,500 00
Real estate taken for debt	18,030 00	Reserve fund	2,870 00
Miscellaneous stocks	200 00	Profit and loss and contin-	
County warrants	10 00	gent fund	266 23
Loans on real estate	49,858 70	Due depositors	28,823 38
Loans on stocks	3,062 00	Interest collected	403 87
Loans on personal security		Rents collected	151 85
and overdrafts	16,429 16		
Money on hand	8,999 34		
Due from banks and bankers	1,191 68		
Furniture and fixtures	3,000 00		
Expenses	272 80		
Total resources	\$108,015 33	Total liabilities	\$108,015 33

The amount of capital stock is \$100,000; amount subscribed is \$75,500; amount paid in coin is \$75,500. The total number of shares of stock issued is 755 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Frisbie, 330; James McCormick, 10; E. L. Bailey, 10; W. L. Smith, 10; N. B. Frisbie, 10. Total number of shares held by the Directors is 370 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Shasta	\$18,030 00	\$18,030 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$7,000 00	\$14,000 00
Santa Clara	2,000 00	4,000 00
Shasta	39,858 70	102,200 00
Siskiyou	1,000 00	1,000 00
Totals	\$49,858 70	\$121,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Redding Armory Hall Association stock	\$200 00	\$200 00	\$200 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
245 shares Shasta County Fruit Co. stock	\$4,900 00	\$2,500 00	\$4,900 00
166 shares Redding Land, Ditch, and Cattle Co.			
stock	16,000 00	350 00	4,000 00
5,900 shares Redding Water Co. stock	5,900 00	2,000 00	3,540 00
2,300 shares Redding Electric Light and Power			
Co. stock	2,300 00	1,000 00	1,500 00
Totals	\$29,100 00	\$5,850 00	\$13,940 00

A portion of this stock is held as security for an overdraft loan; hence the amount loaned as shown, \$5,850, does not agree with item "Loans on Stocks," on balance sheet.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
California State Bank, Sacramento.....	\$360 71
Crocker-Woolworth National Bank, San Francisco	830 97
Total	\$1,191 68

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 28, 1896.)

Resources.		Liabilities.	
Bank premises	\$6,961 65	Capital paid up	\$75,500 00
Other real estate	17,205 00	Reserve fund	2,543 00
Invested in stocks, bonds, and warrants	284 70	Due depositors	35,602 51
Loans and discounts	67,032 71	Interest collected	610 69
Cash balances	13,357 81	Rents, exchange, etc.	218 68
Due from banks and bankers ..	7,101 88	Profit and loss	344 41
Furniture, fixtures, etc.	3,000 00	Other liabilities	198 07
Expenses, taxes, etc.	73 61		
Total resources	\$115,017 36	Total liabilities	\$115,017 36

BANK OF SHASTA COUNTY—REDDING.

(Incorporated April, 1884.)

Showing its Financial Condition at Close of Business on July 31, 1896.

H. F. JOHNSON, President.

C. C. BUSH, Cashier.

Resources.		Liabilities.	
Bank premises	\$3,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	43,149 00	Reserve fund	8,000 00
Miscellaneous stocks	3,300 00	Profit and loss and contin-	
County warrants	413 92	gent fund	1,493 15
Loans on real estate	46,297 00	Due depositors	120,637 13
Loans on stocks, bonds, and warrants	1,173 00	Due banks and bankers	410 54
Loans on personal security and overdrafts	98,116 66		
Money on hand	28,169 00		
Checks and other cash items ..	866 15		
Due from banks and bankers ..	2,774 42		
Furniture and fixtures	2,600 00		
Other assets	681 67		
Total resources	\$230,540 82	Total liabilities	\$230,540 82

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. C. Bush, 179; E. A. Reid, 42; H. F. Johnson, 42; L. McDonald, 50; C. C. Bush, Jr., 5. Total number of shares held by the Directors is 318 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Shasta	\$35,349 00	\$42,000 00
Lassen	5,055 00	9,000 00
Modoc	1,300 00	3,000 00
Siskiyou	1,445 00	2,000 00
Totals	\$43,149 00	\$56,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Shasta	\$41,297 00	\$55,000 00
Lassen	5,000 00	9,000 00
Totals	\$46,297 00	\$64,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Redding Armory Hall Building Association stock	\$300 00	\$300 00	\$300 00
Cleveland Consolidated Gold Mining Co. stock	1,660 00	550 00	1,660 00
Redding Water Co. stock	533 00	250 00	533 00
California Collection and Investment Co. stock	2,200 00	2,200 00	2,200 00
School orders and county warrants	413 92	413 92	413 92
Totals	\$5,106 92	\$3,713 92	\$5,106 92

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
California Collection and Investment Co. stock	\$500 00	\$300 00	\$500 00
People's Savings Bank (Sacramento) stock	257 00	85 00	257 00
I. O. O. F. Hall Building Association stock	300 00	200 00	300 00
Bee Creek Ditch Co. stock	200 00	150 00	200 00
Redding Armory Hall Association stock	150 00	100 00	150 00
Shasta Lumber Co. stock	300 00	100 00	300 00
United States bond	500 00	50 00	500 00
School orders	240 00	188 00	240 00
Totals	\$2,447 00	\$1,173 00	\$2,447 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of D. O. Mills & Co., Sacramento	\$134 71
American Exchange National Bank, Chicago	2,325 10
Bank of Tehama County, Red Bluff	314 61
Total	\$2,774 42

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Mortgage account (expense on foreclosure)	\$681 67	\$681 67

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 28, 1896.)

Resources.		Liabilities.	
Bank premises	\$3,000 00	Capital paid up ..	\$100,000 00
Other real estate	25,725 00	Reserve fund	8,000 00
Invested in stocks, bonds, and warrants	4,861 71	Due depositors	124,821 20
Loans and discounts	155,134 13	State, county, or city money ..	3,061 10
Cash balances	20,387 73	Interest collected	711 03
Due from banks and bankers ..	28,857 47	Rents, exchange, etc.	60 00
Furniture, fixtures, etc.	2,600 00	Profit and loss	4,480 00
Expenses, taxes, etc.	567 29		
Total resources	\$241,133 33	Total liabilities	\$241,133 33

UNION BANK OF REDLANDS.

(Incorporated March 10, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

CURTIS WELLS, President.

K. C. WELLS, Cashier.

Resources.		Liabilities.	
Bank premises	\$4,500 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	800 00	Reserve fund	12,500 00
Loans on real estate	43,263 00	Profit and loss and contin-	
Loans on stocks	28,830 00	gent fund	4,841 63
Loans on other securities (grain, etc.)	9,010 00	Due depositors	115,250 56
Loans on personal security and overdrafts	47,106 20		
Money on hand	15,406 00		
Checks and other cash items ..	254 55		
Due from banks and bankers ..	32,087 84		
Expenses and taxes	1,334 60		
Total resources	\$182,592 19	Total liabilities	\$182,592 19

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Craig, 5; Samuel J. Hayes, 78; Lewis Jacobs, 10; Isaac L. Lyon, 51; Curtis Wells, 86; F. P. Meserve, 2; H. H. Garstin, 2. Total number of shares held by the Directors is 234 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$800 00	\$900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	\$43,113 00	\$94,950 00
Riverside	150 00	400 00
Totals	\$43,263 00	\$95,350 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
33 shares Redlands Water Co. stock	\$54,420 00	\$28,830 00	\$54,270 00
52 shares East Redlands Water Co. stock			
15½ shares West Redlands Water Co. stock			
296 shares Crafton Water Co. stock			
12½ shares Lugonia Water Co. stock			
25 shares Redlands Heights Water Co. stock			
20½ shares Domestic Water Co. stock			
25 shares National Building and Loan Association stock			
61 shares Los Angeles National Bank stock			
10 shares First National Bank, Redlands, stock			
5 shares Union Bank, Redlands, stock			

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for grain, hay, and honey; State and county warrants; notes secured by first mortgages on real estate, etc.	\$9,010 00	\$12,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of San Bernardino	\$1,857 47
Los Angeles National Bank	2,418 05
Crocker-Woolworth National Bank, San Francisco	4,118 15
National Park Bank, New York	23,694 17
Total	\$32,087 84

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 30, 1895.)

Resources.		Liabilities.	
Bank premises	\$4,500 00	Capital paid up	\$50,000 00
Other real estate	3,386 66	Reserve fund	12,000 00
Loans and discounts	122,419 69	Due depositors	88,283 34
Cash balances	8,969 31	Profit and loss	6,466 62
Due from banks and bankers	14,990 77		
Expenses, taxes, etc.	2,483 53		
Total resources	\$156,749 96	Total liabilities	\$156,749 96

BANK OF SAN MATEO COUNTY—REDWOOD CITY.

(Incorporated July 24, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. L. Ross, President.

L. P. BEHRENS, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds	\$21,500 00	Capital paid in coin	\$102,800 00
Loans on real estate	101,625 00	Reserve fund	40,000 00
Loans on stocks	13,915 00	Profit and loss and contin-	
Loans on other securities	6,700 00	gent fund	303 39
Loans on personal security		Due depositors	109,058 07
and overdrafts	96,770 18	Due banks and bankers	1,745 57
Money on hand	9,028 00	Dividends unpaid	2,978 00
Checks and other cash items	3,332 19		
Due from banks and bankers	2,514 66		
Furniture and fixtures	1,500 00		
Total resources	\$256,885 03	Total liabilities	\$256,885 03

The amount of capital stock is \$200,000; amount subscribed is \$102,800; amount paid in coin is \$102,800. The total number of shares of stock issued is 1,028 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. L. Ross, 93; P. P. Chamberlain, 20; L. J. Frank, 15; Geo. H. Rice, 20; Chas. Josselyn, 126; Chas. Hanson, 20; Jas. D. Byrnes, 25; M. Emerson, 85; L. P. Behrens, 235. Total number of shares held by the Directors is 639 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$6,250 00	\$15,000 00
San Benito	750 00	2,500 00
Santa Cruz	10,000 00	35,000 00
Glenn	1,000 00	2,000 00
Fresno	7,500 00	15,000 00
San Mateo	76,123 00	174,000 00
Totals	\$101,625 00	\$243,500 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Higgins School District bonds	\$400 00	\$400 00	\$475 00
San Bruno School District bonds	7,000 00	7,000 00	7,575 00
Jefferson School District bonds	13,500 00	13,500 00	17,000 00
San Pedro School District bonds	600 00	600 00	750 00
Totals	\$21,500 00	\$21,500 00	\$25,800 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
121 shares Bank of San Mateo County stock...	\$12,100 00	\$12,315 00	\$16,580 00
15 shares San Mateo County Building and Loan Association stock	3,000 00	1,000 00	1,600 00
20 shares California Guarantee Building and Loan Co. stock of San Francisco	2,000 00	800 00	1,300 00
5 shares Continental Building and Loan stock of San Francisco	1,000 00	100 00	400 00
10 shares Nucleus Building and Loan stock of San José	2,000 00	700 00	1,600 00
Totals	\$20,100 00	\$13,915 00	\$21,480 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Bill of sale of 100,000 redwood shingles	\$500 00	\$1,000 00
Deeds of lots in town of San Mateo	400 00	1,200 00
Life insurance policy (Mutual Life of New York), which has a paid-up value of \$2,000	1,000 00	2,000 00
Contract on 240 acres of land	2,200 00	4,500 00
Crop mortgage on 550 acres of hay land	800 00	2,500 00
Warehouse receipts on hay stored in Hamson & Co.'s warehouse	1,800 00	3,000 00
Totals	\$6,700 00	\$14,200 00

Shingles and hay insured against loss by fire, and policy payable to us.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Western National Bank of New York	\$514 66
Hibernia Bank, San Francisco	2,000 00
Total	\$2,514 66

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 23, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$36,949 51	Capital paid up	\$102,800 00
Loans and discounts	228,458 07	Reserve fund	30,000 00
Cash balances	28,262 14	Due depositors	226,087 98
Due from banks and bankers	91,025 35	State, county, or city money ..	18,105 38
Furniture, fixtures, etc.	2,000 00	Interest collected	415 28
Expenses, taxes, etc.	291 00	Dividends unpaid	2,796 00
Total resources	\$386,986 07	Profit and loss	6,781 43
		Total liabilities	\$386,986 07

ORANGE-GROWERS BANK—RIVERSIDE.

(Incorporated August 17, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

M. J. DANIELS, President.

H. T. HAYS, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$3,893 23	Capital paid in coin	\$70,000 00
Miscellaneous bonds and stocks	11,500 00	Reserve fund	10,000 00
County warrants	1,576 76	Profit and loss and contingent fund	2,502 89
Loans on real estate	75,098 68	Due depositors	276,197 40
Loans on stocks	9,500 00	Due banks and bankers	5,587 63
Loans on other securities	32,920 60	State, county, or city money ..	55,016 73
Loans on personal security and overdrafts	135,933 97	Dividends unpaid	40 00
Money on hand	55,502 67		
Checks and other cash items ..	675 63		
Due from banks and bankers ..	88,721 33		
Furniture and fixtures	2,797 00		
Expenses	910 14		
Other assets	314 64		
Total resources	\$419,344 65	Total liabilities	\$419,344 65

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$70,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is: 40 shares at \$28 12½, \$1,125; 47 shares at \$37 87½, \$1,800; 90 shares at \$100, \$9,000; 2,323 shares at \$25, \$58,075; total, \$70,000.

The names of the Directors, and number of shares of stock held by each, are as follows: M. J. Daniels, 210; S. C. Evans, Jr., 38; Geo. Frost, 40; Geo. Rouse, 50; J. C. Hardman, 100; W. A. Hayt, 50; W. P. Lett, 50; E. A. Chase, 30; R. W. A. Godfrey, 40. Total number of shares held by the Directors is 608 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	\$3,893 23	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside	\$75,098 68	\$361,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
10 Las Peñasquitas Land and Water Co. bonds.	\$5,000 00	\$5,000 00	\$5,000 00
40 shares Rubidoux Building Co. stock.....	4,000 00	2,500 00	3,000 00
16 San Jacinto and Pleasant Valley Irrigation District bonds.....	4,000 00	4,000 00	4,000 00
Totals	\$13,000 00	\$11,500 00	\$12,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
180 shares Orange-Growers Bank stock.....	\$4,500 00	\$3,500 00	\$4,640 00
100 shares New Orleans Gas Co. stock.....	10,000 00	1,800 00	13,000 00
59 shares Hall's Addition Water Co. stock.....	5,900 00	1,700 00	3,540 00
3,716 shares Riverside Heights Water Co. stock.	37,160 00	2,500 00	10,060 00
Totals	\$57,560 00	\$9,500 00	\$31,180 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Bills of lading, warehouse receipts, chattel mortgages, and promissory notes.....	\$32,920 60	\$45,160 25

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
State Loan and Trust Co., Los Angeles.....	\$5,275 09
Citizens Bank, Los Angeles	5,849 54
First National Bank, Los Angeles.....	6,327 74
National Bank of California, Los Angeles	336 78
Wells, Fargo & Co.'s Bank, San Francisco.....	7,479 97
First National Bank, Chicago.....	17,191 16
Chase National Bank, New York.....	45,085 63
National Bank of D. O. Mills & Co., Sacramento.....	974 21
Other banks.....	201 21
Total	\$88,721 33

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Ranch accounts	\$314 64	\$314 64

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 14, 1895.)

Resources.		Liabilities.	
Real estate	\$4,693 23	Capital paid up.....	\$70,000 00
Invested in stocks, bonds, and warrants.....	13,241 89	Reserve fund	3,000 00
Loans on real estate	14,784 28	Due depositors	370,771 91
Loans and discounts	280,823 85	State, county, or city money	23,000 00
Cash balances	40,886 25	Due banks and bankers.....	5,024 31
Due from banks and bankers	120,112 34	Interest collected	7,184 13
Furniture, fixtures, etc.	3,266 00	Rents, exchange, etc.	190 83
Expenses, taxes, etc.	2,733 01	Dividends unpaid	10 00
Other assets	332 05	Profit and loss	53 11
Total resources	\$480,872 90	Other liabilities.....	1,638 61
		Total liabilities	\$480,872 90

CALIFORNIA STATE BANK—SACRAMENTO.

(Incorporated March 31, 1882.)

Showing its Financial Condition at Close of Business on July 31, 1896.

FREDERICK COX, President.

W. E. GERBER, Cashier.

Resources.		Liabilities.	
Bank premises (including safe deposit vaults).....	\$118,419 49	Capital paid in coin.....	\$350,000 00
Real estate taken for debt....	20,694 08	Reserve fund.....	100,000 00
Miscellaneous stocks.....	40,300 00	Profit and loss and contingent fund.....	33,725 46
Loans on real estate.....	182,140 01	Due depositors.....	821,229 43
Loans on stocks, bonds, and warrants.....	102,588 00	Due banks and bankers.....	188,246 45
Loans on other securities.....	3,380 00	Rent.....	397 00
Loans on personal security and overdrafts.....	745,149 64	Interest.....	5,584 04
Money on hand.....	146,697 19	Exchange.....	225 72
Checks and other cash items....	1,202 96		
Due from banks and bankers....	124,918 44		
Furniture and fixtures.....	9,238 22		
Expenses.....	2,108 26		
Other assets.....	2,571 81		
Total resources.....	\$1,499,408 10	Total liabilities.....	\$1,499,408 10

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$350,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: Frederick Cox, 500; C. M. Clarke, 400; Joseph Steffens, 450; Geo. W. Peltier, 500; Adolph Heilbron, 100; Peter Bohl, 100; W. E. Gerber, 200. Total number of shares held by the Directors is 2,250 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	(Exclusive of bank premises.)	Cost on Books.	Market Value.
Yolo.....		\$20,694 08	\$20,694 08

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sacramento.....	\$126,827 35	\$256,600 00
Placer.....	2,550 00	5,100 00
San Bernardino.....	4,200 00	10,000 00
Solano.....	23,266 03	74,000 00
Yolo.....	25,296 63	72,500 00
Totals.....	\$182,140 01	\$418,200 00

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
California Winery stock.....	\$37,500 00	\$37,500 00
Mt. Shasta Mineral Springs stock.....	2,800 00	2,800 00
Totals.....	\$40,300 00	\$40,300 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.	Market Value.
Building and Loan stock.....	\$1,450 00	\$2,500 00
Buffalo Brewing Co. stock.....	7,950 00	11,900 00
Capital Gas Co. stock.....	9,500 00	14,000 00
California Winery stock.....	25,000 00	74,900 00
Geary Street R. R. Co. stock.....	7,000 00	17,000 00
Mt. Shasta Mineral Springs stock.....	2,450 00	4,000 00
Sacramento Packing and Drying Co. stock.....	400 00	1,650 00
Sacramento Bank stock.....	31,750 00	64,500 00
Sundry bank stock.....	1,500 00	4,000 00
Sperry Flour Co. stock.....	4,000 00	12,000 00
Donner Ice Co. stock.....	5,000 00	20,000 00
Southern Pacific Co. bonds.....	2,965 00	3,000 00
Modoc County warrants.....	3,623 00	4,000 00
Totals.....	\$102,588 00	\$233,450 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Brandy in warehouse.....	\$880 00	\$1,500 00
Wood.....	2,500 00	10,000 00
Totals.....	\$3,380 00	\$11,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$99,484 30
J. P. Morgan & Co., New York.....	15,894 67
American Exchange National Bank, Chicago.....	2,417 98
Bank of Butte County, Chico.....	763 94
Sacramento Valley Bank, Biggs.....	6,357 55
Total.....	\$124,918 44

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Collection account.....	\$2,571 81	\$2,571 81

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on July 24, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$103,419 49	Capital paid up.....	\$250,000 00
Invested in stocks, bonds, and warrants.....	39,500 00	Reserve fund.....	100,000 00
Loans and discounts.....	878,863 95	Due depositors.....	778,925 62
Cash balances.....	391,173 17	City money.....	260,512 65
Due from banks and bankers.....	39,604 34	Due banks and bankers.....	70,967 80
Furniture, fixtures, etc.....	9,238 22	Interest collected.....	531 32
Expenses, taxes, etc.....	583 51	Rents, exchange, etc.....	152 56
Other assets (safe deposit vaults).....	15,000 00	Profit and loss.....	16,158 23
Total resources.....	\$1,477,382 68	Other liabilities.....	134 50
		Total liabilities.....	\$1,477,382 68

MONTEREY COUNTY BANK—SALINAS.

(Incorporated October 17, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WILLIAM VANDERHURST, President.

LUTHER RODGERS, Cashier.

Resources.		Liabilities.	
Bank premises	\$18,100 00	Capital paid in coin	\$120,000 00
Real estate taken for debt	750 00	Reserve fund	25,000 00
Loans on real estate	78,990 00	Profit and loss and contin-	
Loans on stocks	11,350 00	gent fund	25,558 50
Loans on personal security		Due depositors	138,088 66
and overdrafts	161,873 47	Due banks and bankers	4,410 70
Money on hand	28,453 33	Interest collected	1,040 81
Checks and other cash items	1,353 25	Exchange	40 00
Due from banks and bankers	10,941 68	Rents	8 00
Furniture and fixtures	1,900 00		
Expenses	434 94		
Total resources	\$314,146 67	Total liabilities	\$314,146 67

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$120,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: William Vanderhurst, 243; J. B. Iverson, 40; Francis Doud, 125; C. T. Romie, 50; C. P. Nance, 105; M. Williams, 75; H. E. Abbott, 50. Total number of shares held by the Directors is 688 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey	\$750 00	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	\$78,990 00	\$124,700 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
104 shares Sperry Flour Co. stock	\$10,400 00	\$1,650 00	\$4,160 00
225 shares Wahrlich-Cornett Co. stock	22,500 00	8,000 00	22,500 00
50 shares Vanderhurst-Sanborn Co. stock	5,000 00	1,700 00	4,000 00
Totals	\$37,900 00	\$11,350 00	\$30,660 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of San José	\$1,098 61
Bank of Watsonville	389 50
First National Bank, San Francisco	5,763 11
Western National Bank, New York	3,690 46
Total	\$10,941 68

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 23, 1896.)

Resources.		Liabilities.	
Bank premises	\$18,100 00	Capital paid up	\$120,000 00
Other real estate	750 00	Reserve fund	25,000 00
Loans and discounts	242,947 14	Due depositors	117,315 36
Cash balances	26,095 42	Due banks and bankers	4,766 67
Due from banks and bankers	7,514 05	Interest collected	9,653 61
Furniture, fixtures, etc.	1,900 00	Rents, exchange, etc.	165 00
Expenses, taxes, etc.	1,821 96	Profit and loss	22,227 93
Total resources	\$299,128 57	Total liabilities	\$299,128 57

SALINAS CITY BANK.

(Incorporated May 10, 1873.)

Showing its Financial Condition at Close of Business on July 31, 1896.

A. B. JACKSON, President.

W. S. JOHNSON, Cashier.

Resources.		Liabilities.	
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	22,946 97	Profit and loss and contin- gent fund	100,000 00
County and city warrants	145 00	Due depositors	195,726 69
Loans on real estate	247,470 51	Interest collected	24,529 74
Loans on stocks	84,636 04	Rents	834 90
Loans on other securities (grain, etc.)	2,981 11	Discounts	238 94
Loans on personal security and overdrafts	175,633 24	Suspense account	1,443 45
Money on hand	30,868 45		
Checks and other cash items ..	1,901 79		
Due from banks and bankers ..	38,677 24		
Expenses	4,513 37		
Total resources	\$622,773 72	Total liabilities	\$622,773 72

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. B. Jackson, 175; James H. McDougall, 165; Elisha Archer, 100; Wm. J. Irvine, 20; Thomas Rea, 240. Total number of shares held by the Directors is 700 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey	\$22,946 97	\$28,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	\$245,270 51	\$325,000 00
San Luis Obispo	2,200 00	5,000 00
Totals	\$247,470 51	\$330,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
143 shares Salinas City Bank stock.....	\$14,300 00	\$8,500 00	\$20,020 00
1,503 shares Sperry Flour Co. stock.....	150,300 00	67,036 04	60,120 00
600 shares Farmers Union (Salinas) stock.....	6,000 00	2,100 00	3,000 00
165 shares Bank of Hollister stock.....	16,500 00	7,000 00	19,800 00
Savings and Loan Bank of San Benito County stock.....	3,300 00		
Totals	\$190,400 00	\$84,636 04	\$106,240 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for barley, potatoes, and seeds.....	\$2,981 11	\$3,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco.....	\$21,468 52
Donohoe-Kelly Banking Co., San Francisco.....	87
A. Borel & Co., San Francisco.....	2 06
Commercial and Savings Bank, San José.....	433 65
Garden City Bank and Trust Co., San José.....	6,666 71
National Park Bank, New York.....	10,105 43
Total	\$38,677 24

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 22, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid up.....	\$300,000 00
Other real estate.....	22,946 97	Due depositors.....	169,072 51
Loans and discounts.....	533,606 36	State, county, or city money.....	30,000 00
Cash balances.....	25,054 37	Interest collected.....	28,970 39
Due from banks and bankers.....	32,811 91	Rents, exchange, etc.....	942 58
Expenses, taxes, etc.....	3,009 32	Profit and loss.....	100,000 00
		Other liabilities (suspense) ..	1,443 45
Total resources	\$630,428 93	Total liabilities	\$630,428 93

COMMERCIAL BANK OF SANTA ANA.

(Incorporated April 22, 1882.)

Showing its Financial Condition at Close of Business on July 31, 1896.

N. PALMER, President.

G. J. MOSBAUGH, Cashier.

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	53,044 04	Reserve fund	50,000 00
Miscellaneous stocks	30,534 50	Profit and loss and contin-	
County warrants	296 10	gent fund	3,092 63
Loans on real estate	67,405 49	Due depositors	140,559 15
Loans on stocks	14,349 64	Dividends unpaid	80 00
Loans on other securities	600 00	Interest	1,007 07
Loans on personal security and		Rents	177 15
overdrafts	43,836 70		
Money on hand	22,419 41		
Checks and other cash items	62 90		
Due from banks and bankers	42,669 03		
Furniture and fixtures	2,489 50		
Expenses	386 37		
Other assets	1,822 32		
Total resources	\$294,916 00	Total liabilities	\$294,916 00

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 440; D. Halladay, 260; Paul Seeger, 10; W. S. Bartlett, 10; Wm. H. Burnham, 20. Total number of shares held by the Directors is 740 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange	\$46,892 70	\$50,000 00
Los Angeles	4,351 34	3,000 00
San Diego	1,800 00	1,500 00
Totals	\$53,044 04	\$54,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	\$54,142 00	\$75,000 00
Los Angeles	3,975 49	4,000 00
Riverside	7,180 00	8,000 00
Wellington, Kansas	2,108 00	3,000 00
Totals	\$67,405 49	\$90,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
895 shares Bank of Orange stock	\$89,500 00	\$22,375 00	\$30,000 00
71 shares Bank of Tustin stock	7,100 00	1,407 50	1,775 00
25½ shares Orange County Savings Bank stock	25,500 00	4,975 00	6,000 00
10 shares Olive Milling Co. stock	1,000 00	1,000 00	500 00
250 shares Barton Land and Water Co. stock	25,000 00	777 00	1,000 00
Totals	\$148,100 00	\$30,534 50	\$39,275 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain warehouse chattel mortgage	\$600 00	\$1,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
1,347.38 shares Santa Ana, Orange, and Tustin Street Railway Co. stock	\$13,473 80	\$1,233 95	-----
2,000 shares M. J. Bundy Hardware Co. stock ..	20,000 00	6,315 69	\$6,666 00
38¾ shares Arizona Sandstone Co. stock	38,666 66	6,750 00	9,666 00
10 shares Santa Fe Railroad Co. stock	-----	50 00	100 00
Totals	-----	\$14,349 64	-----

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Los Angeles	\$9,499 53
Citizens Bank, Los Angeles	1,660 99
Wells, Fargo & Co.'s Bank, San Francisco	5,865 36
First National Bank, New York	14,075 95
Continental National Bank, Chicago	8,803 86
Chemical National Bank, Chicago	2,763 34
Total	\$42,669 03

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Assessment on Santa Ana, Orange, and Tustin Street Railway Co. stock...	\$1,822 32

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 26, 1895.)

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid up	\$100,000 00
Other real estate	49,952 64	Reserve fund	50,000 00
Invested in stocks, bonds, and warrants	30,498 50	Due depositors	182,695 69
Loans and discounts	165,003 18	Interest collected	3,965 75
Cash balances	21,298 97	Rents, exchange, etc.	500 17
Due from banks and bankers ..	53,477 68	Profit and loss	4,396 85
Furniture, fixtures, etc.	2,489 50		
Expenses, taxes, etc.	2,015 67		
Other assets	1,822 32		
Total resources	\$341,558 46	Total liabilities	\$341,558 46

EXCHANGE BANK—SANTA ANA.

Showing its Financial Condition at Close of Business on July 31, 1896.

M. M. CROOKSHANK, President.

R. F. CHILTON, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$11,600 00	Capital paid in coin	\$36,800 00
Loans on personal security and overdrafts	63,988 70	Reserve fund	270 00
Money on hand	11,487 94	Profit and loss and contingent fund	52 13
Checks and other cash items ..	483 24	Due depositors	69,196 18
Due from banks and bankers ..	16,724 58	Due banks and bankers	201 30
Furniture and fixtures	2,013 72		
Expenses	221 43		
Total resources	\$106,519 61	Total liabilities	\$106,519 61

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$36,800. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$73 60.

The names of the Directors, and number of shares of stock held by each, are as follows: John McFadden, 5; J. W. Townner, 15; S. W. Smith, 5; D. M. Donnan, 25; C. D. Ball, 20; J. R. Kelly, 15; M. M. Crookshank, 372. Total number of shares held by the Directors is 457 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	\$11,600 00	\$20,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Hanover National Bank, New York	\$1,926 95
Nevada Bank of San Francisco	4,808 68
Farmers and Merchants Bank, Los Angeles	9,988 95
Total	\$16,724 58

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 28, 1895.)

Resources.		Liabilities.	
Loans and discounts	\$46,883 28	Capital paid up	\$31,550 00
Cash balances	17,258 21	Due depositors	45,527 63
Due from banks and bankers ..	11,078 49	Interest collected	198 37
Furniture, fixtures, etc.	1,513 72	Rents, exchange, etc.	7 61
Expenses, taxes, etc.	549 91		
Total resources	\$77,283 61	Total liabilities	\$77,283 61

COMMERCIAL BANK—SANTA BARBARA.

(Incorporated August 15, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

GEO. S. EDWARDS, President.

W. B. METCALF, Cashier.

Resources.		Liabilities.	
Real estate by purchase	\$16,000 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	1,700 00	Reserve fund	23,000 00
Miscellaneous bonds and stocks	5,355 40	Profit and loss and contingent fund	1,028 68
County warrants	662 47	Due depositors	212,989 30
Loans on real estate	2,500 00	Due banks and bankers	3,102 99
Loans on stocks	17,905 00	Due Santa Barbara Savings and Loan Bank	40,414 47
Loans on other securities	450 00		
Loans on personal security and overdrafts	166,641 48		
Money on hand	29,392 13		
Checks and other cash items ..	7,255 35		
Due from banks and bankers ..	77,460 21		
Furniture and fixtures	4,487 00		
Expenses	726 40		
Total resources	\$330,535 44	Total liabilities	\$330,535 44

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock, is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. S. Edwards, 385; E. B. Hall, 10; Hugh D. Vail, 100; W. C. Shaw, 20; Joseph Sexton, 50; James A. Blood, 45; Alfred Edwards, 70. Total number of shares held by the Directors is 680 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)			
County Situated In.		Cost on Books.	Market Value.
Santa Barbara.....	-----	\$1,700 00	\$1,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.		Amt. Loaned.	Market Value.
Santa Barbara.....	-----	\$2,500 00	\$3,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.	Market Value.
53 shares Santa Barbara Loan and Building Association stock..	\$2,325 40	\$2,375 00
26 shares Santa Barbara Transfer Co. stock	130 00	150 00
Santa Barbara Street Railroad bonds	2,900 00	3,000 00
Totals	\$5,355 40	\$5,525 00

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.	Market Value.
320 shares Stearns Wharf Co. stock.....	\$17,905 00	\$23,500 00
15 shares Edison Light and Power Co. stock		
2 shares Santa Barbara Water Co. stock		
37 shares Loan and Building Association stock		
120 shares Santa Barbara Transfer Co. stock		
13 shares Electric Light Co. stock		
10 shares Guaranty Building and Loan Association stock..		

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipt for 61,130 pounds Lima beans.....	\$450 00	\$1,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London and San Francisco Bank (Limited), San Francisco	\$7,657 52
Mercantile National Bank, New York	20,468 93
Los Angeles National Bank	6,599 81
Sather Banking Co., San Francisco.....	1,396 02
National Bank of Illinois, Chicago.....	14,649 11
Chemical National Bank, Chicago	750 00
Farmers and Merchants Bank, Los Angeles	14,888 02
National Bank of D. O. Mills & Co., Sacramento	888 35
London, Paris and American Bank (Limited), San Francisco	4,171 59
Andrews Banking Company, San Luis Obispo	741 18
State Loan and Trust Co., Los Angeles	5,063 33
Collections	186 35
Total	\$77,460 21

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 26, 1896.)

Resources.		Liabilities.	
Real estate.....	\$17,700 00	Capital paid up.....	\$50,000 00
Invested in stocks, bonds, and warrants.....	6,977 06	Reserve fund.....	21,000 00
Loans and discounts.....	188,316 01	Due depositors.....	215,509 16
Cash balances.....	45,892 84	Due banks and bankers.....	48,147 87
Due from banks and bankers.....	73,437 39	Interest collected.....	4,635 26
Furniture, fixtures, etc.....	4,487 00	Rents, exchange, etc.....	405 79
Expenses, taxes, etc.....	3,009 31	Profit and loss.....	121 53
Total resources.....	\$339,819 61	Total liabilities.....	\$339,819 61

FARMERS EXCHANGE BANK—SAN BERNARDINO.

(Incorporated May 16, 1881.)

Showing its Financial Condition at Close of Business on July 31, 1896.

H. L. DREW, President.

S. F. ZOMBRO, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$40,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	5,268 67	Reserve fund.....	50,000 00
Miscellaneous bonds and stocks.....	10,811 62	Profit and loss and contingent fund.....	6,337 57
County warrants.....	2,341 00	Due depositors.....	107,017 73
Loans on real estate.....	44,382 63		
Loans on stocks, bonds, and warrants.....	14,697 69		
Loans on other securities.....	11,120 23		
Loans on personal security and overdrafts.....	77,599 66		
Money on hand.....	33,967 79		
Due from banks and bankers.....	15,377 04		
Furniture and fixtures.....	7,130 48		
Expenses.....	453 45		
Other assets.....	205 04		
Total resources.....	\$263,355 30	Total liabilities.....	\$263,355 30

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. L. Drew, 296; Richard Gird, 229½; John Andreson, 34¼; James Fleming, 34¼; Richard Stewart, 10; Samuel Rolfe, 6¼; S. F. Zombro, 30. Total number of shares held by the Directors is 640¼ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
San Bernardino.....	\$2,549 37	\$2,549 37
Riverside.....	2,719 30	2,719 30
Totals.....	\$5,268 67	\$5,268 67

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	\$44,382 63	\$111,800 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.	Market Value.
San Bernardino Street Improvement bonds.....	\$296 32	\$297 00
270 ³⁸ / ₁₀₀ shares Banning Water Co. stock.....	9,463 30	9,463 30
Banning Land Co. bond.....	52 00	100 00
90 shares City Creek Water Co. stock.....	1,000 00	1,000 00
Totals	\$10,811 62	\$10,860 30

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.	Market Value.
Sundry stocks, bonds, and warrants.....	\$14,697 69	\$17,179 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgages.....	\$11,120 23	\$20,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$7,403 40
First National Bank, Los Angeles.....	4,745 00
First National Bank, Redlands.....	292 52
First National Bank, Colton.....	101 05
First National Bank, Pomona.....	2 25
First National Bank, New York.....	709 94
First National Bank, Chicago.....	295 54
Orange-Growers Bank, Riverside.....	291 99
Citizens Bank, South Riverside.....	10 00
Franklin Bank, Cincinnati.....	1,500 00
State Bank, San Jacinto.....	3 00
Southern California Railway Co., Los Angeles.....	22 35
Total	\$15,377 04

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold dust and mutilated coin	\$205 04	\$205 04

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 1, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$40,000 00	Capital paid up.....	\$100,000 00
Other real estate.....	2,799 60	Reserve fund.....	50,000 00
Invested in stocks, bonds, and warrants.....	12,804 36	Due depositors.....	100,852 65
Loans and discounts.....	173,270 74	State, county, or city money.....	19,486 33
Cash balances.....	31,179 37	Due banks and bankers.....	19 09
Due from banks and bankers.....	7,122 21	Interest collected.....	2,614 98
Furniture, fixtures, etc.....	7,130 48	Rents, exchange, etc.....	283 24
Expenses, taxes, etc.....	1,797 05	Profit and loss.....	2,847 52
Total resources	\$276,103 81	Total liabilities	\$276,103 81

SANTA CLARA VALLEY BANK—SANTA CLARA.

(Incorporated May 31, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

D. HENDERSON, President.

W. M. BURNOP, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$31,792 25	Capital paid in coin	\$125,000 00
Loans on real estate.....	168,666 00	Reserve fund	11,000 00
Loans on stocks and bonds.....	11,580 00	Profit and loss and contin- gent fund.....	2,369 77
Loans on other securities.....	1,200 00	Due depositors	161,533 19
Loans on personal security and overdrafts.....	62,740 10	State, county, or city money.....	11,651 97
Money on hand.....	10,334 26	Dividends unpaid	51 00
Due from banks and bankers.....	26,184 04	Exchange.....	29 19
Expenses and taxes.....	301 07	Interest.....	1,162 60
Total resources	\$312,797 72	Total liabilities.....	\$312,797 72

The amount of capital stock is \$250,000; amount subscribed is \$125,000; amount paid in coin is \$125,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: D. H. Blake, 40; A. Block, 90; John Fatjo, 10; S. S. Haines, 40; D. Henderson, 3,072; J. B. O'Brien, 10; A. H. Wood, 64. Total number of shares held by the Directors is 3,326 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$118,566 00	\$274,500 00
San Benito and Santa Clara	35,100 00	103,000 00
State of Washington.....	15,000 00	40,000 00
Totals	\$168,666 00	\$417,500 00

AMOUNT INVESTED IN STOCKS, BONDS, ETC.

	Par Value.	Amt. Invested.	Market Value.
County of Yuma, Arizona, 7% bonds	\$5,000 00	\$5,000 00	\$5,204 17
County of Pima, Arizona, 7% bonds	15,000 00	15,000 00	15,612 50
Valley View School District (Santa Clara County) 7% bonds.....	2,500 00	2,500 00	2,602 00
5 shares Santa Clara Building and Loan Asso- ciation stock (7th series)	1,000 00	90 50	92 00
5 shares Santa Clara Building and Loan Asso- ciation stock (8th series)	1,000 00	20 50	21 00
2 shares Santa Clara Cheese Factory stock.....	100 00	60 00	100 00
50 shares San José Light and Power Co. stock..	5,000 00	2,100 00	2,500 00
50 shares Wells, Fargo & Co.'s stock.....	5,000 00	5,000 00	5,000 00
Certificate of deposit, Ladd & Tilton, bankers, Portland, Or. (interest 5%).....	2,021 25	2,021 25	2,021 25
Totals	\$36,621 25	\$31,792 25	\$33,152 92

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
8 San José and Santa Clara Electric Railway bonds	\$4,000 00	\$2,380 00	\$4,000 00
30 shares Verona Vineyard and Orchard Co. stock	12,000 00	3,100 00	12,000 00
5 shares Santa Clara Building and Loan Asso- ciation stock (6th series)	1,000 00	100 00	155 00
55 shares Garden City Bank and Trust Co. stock	5,500 00	5,500 00	5,500 00
Totals	\$22,500 00	\$11,580 00	\$21,655 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
180 barrels wine	\$1,200 00	\$3,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$15,840 45
Chemical National Bank, New York	3,456 86
American Exchange National Bank, Chicago	5,801 94
Bank of San José	1,084 79
Total	\$26,184 04

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 29, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$27,810 50	Capital paid up	\$125,000 00
Loans and discounts	240,798 94	Reserve fund	7,000 00
Cash balances	9,784 03	Due depositors	193,087 50
Due from banks and bankers	52,972 00	Interest collected	6,369 53
Furniture, fixtures, etc.	124 50	Rents, exchange, etc.	122 43
Expenses, taxes, etc.	3,095 24	Dividends unpaid	3 75
Total resources	\$334,585 21	Profit and loss	3,002 00
		Total liabilities	\$334,585 21

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

(Incorporated August, 1875.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WM. T. JETER, President.

F. G. MENEFEE, Cashier.

Resources.		Liabilities.	
Bank premises	\$20,429 70	Capital paid in coin	\$80,000 00
Real estate taken for debt	10,338 45	Reserve fund	55,000 00
Loans on real estate	30,651 50	Profit and loss and contin- gent fund	716 92
Loans on stocks and bonds	19,808 00	Due depositors	170,934 64
Loans on personal security and overdrafts	191,442 46	Due banks and bankers	2,380 33
Money on hand	32,764 30	Dividends unpaid	1,846 00
Due from banks and bankers	3,000 23	Exchange	19 05
Furniture and fixtures	3,000 00	Interest	738 21
Expenses	324 26	Rents	123 75
Total resources	\$311,758 90	Total liabilities	\$311,758 90

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. T. Jeter, 10; P. B. Fagen, 158; B. F. Porter, 42; R. Thompson, 40; F. W. Ely, 12; F. O'Neill, 10; F. G. Menefee, 10. Total number of shares held by the Directors is 282 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$10,338 45	\$10,338 45

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$30,651 50	\$40,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
2,536 shares Santa Cruz Electric Light and Power Co. stock; par value \$7, market value \$2 50, per share	\$17,752 00	\$2,500 00	\$6,340 00
18 Blue Lakes Water Co. bonds; par value \$1,000, market value \$500, per share	18,000 00	717 00	9,000 00
80 shares Bank of Santa Cruz County stock; par value \$40, market value \$68, per share ..	4,540 00	3,476 00	7,316 00
67 shares Santa Cruz Bank of Savings and Loan stock; par value \$20, market value \$28, per share			
500 shares Grover & Co. stock, at \$50 per share ..	31,000 00	13,115 00	13,115 00
240 shares Sanhedrin Mill and Lumber Co. stock, at \$25 per share			
Totals	\$71,292 00	\$19,808 00	\$35,771 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$966 47
First National Bank, San José	166 83
First National Bank, New York	1,866 93
Total	\$3,000 23

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 18, 1896.)

Resources.		Liabilities.	
Bank premises	\$20,429 70	Capital paid up	\$80,000 00
Other real estate	2,070 00	Reserve fund	54,500 00
Invested in stocks, bonds, and warrants	18 00	Due depositors	152,232 14
Loans and discounts	250,792 96	Due banks and bankers	6,689 54
Cash balances	15,620 25	Interest collected	2,246 90
Due from banks and bankers	3,291 93	Rents, exchange, etc.	652 90
Furniture, fixtures, etc.	3,000 00	Dividends unpaid	200 00
Expenses, taxes, etc.	2,194 64	Profit and loss	825 00
Total resources	\$297,417 48	Other liabilities	71 00
		Total liabilities	\$297,417 48

CITY BANK—SANTA CRUZ.

(Incorporated December 13, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896.

L. K. BALDWIN, President.

W. D. HASLAM, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$26,948 88	Capital paid in coin	\$63,937 50
Loans on stocks and bonds.....	43,385 35	Reserve fund	22,218 64
Loans on personal security and overdrafts	88,814 50	Profit and loss and contingent fund	2,954 94
Money on hand	18,576 39	Due depositors	89,434 29
Due from banks and bankers..	3,077 83	Due banks and bankers.....	4,107 24
Furniture and fixtures	1,814 48	Dividends unpaid	478 50
Expenses	443 75	Exchange	21 40
Other assets	531 41	Interest	440 08
Total resources	\$183,592 59	Total liabilities	\$183,592 59

The amount of capital stock is \$300,000; amount subscribed is \$170,500; amount paid in coin is \$63,937 50. The total number of shares of stock issued is 1,705 shares; the amount paid on each share of stock is \$37 50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 140; F. A. Hihn, 166; A. Russell, 26; M. A. Buckley, 92; I. L. Thurner, 104; A. H. Wilbur, 50; C. A. Rice, 100. Total number of shares held by the Directors is 678 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$26,948 88	\$43,050 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
City Bank and City Savings Bank stock	\$12,470 50	\$11,092 95	\$18,410 00
Bank of Santa Cruz County and Santa Cruz			
Bank of Savings and Loan stock	2,560 00	2,617 40	3,875 00
People's Bank and People's Savings Bank stock	3,450 00	675 00	3,450 00
Sperry Flour Co. stock	68,700 00	21,000 00	27,480 00
El Paso de Robles Springs Hotel bonds	9,000 00	8,000 00	9,000 00
Totals	\$96,180 50	\$43,385 35	\$62,215 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank, Los Angeles	\$491 85
Commercial and Savings Bank, San José	83 74
Bank of New York, N. B. A., New York	1,872 29
First National Bank, San Francisco	102 58
Crocker-Woolworth National Bank, San Francisco	124 18
National Bank of D. O. Mills & Co., Sacramento	98 74
Wells, Fargo & Co.'s Bank, San Francisco	122 95
Farmers Bank, Fresno	20 00
Farmers and Merchants Bank, Stockton	50 00
Farmers and Merchants Bank, Hanford	11 50
First National Bank, portage	50 00
Bank of San Miguel	50 00
Total	\$3,077 83

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 20, 1896.)

Resources.		Liabilities.	
Real estate.....	\$3,030 98	Capital paid up.....	\$63,937 50
Invested in stocks, bonds, and warrants.....	12 00	Reserve fund.....	22,218 64
Loans and discounts.....	165,101 04	Due depositors.....	86,290 51
Cash balances.....	13,024 24	Due banks and bankers.....	9,210 98
Due from banks and bankers.....	3,394 96	Interest collected.....	3,813 72
Furniture, fixtures, etc.....	1,803 28	Rents, exchange, etc.....	122 00
Expenses, taxes, etc.....	1,973 94	Dividends unpaid.....	297 00
Other assets.....	551 66	Profit and loss.....	3,001 75
Total resources.....	\$188,892 10	Total liabilities.....	\$188,892 10

PEOPLE'S BANK—SANTA CRUZ.

(Incorporated February 11, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

HENRY WILLEY, President.

A. A. MOREY, Cashier.

Resources.		Liabilities.	
Loans on real estate.....	\$27,089 25	Capital paid in coin.....	\$82,950 00
Loans on stocks.....	800 00	Profit and loss and contingent fund.....	6,340 30
Loans on personal security and overdrafts.....	82,776 14	Due depositors.....	55,747 57
Money on hand.....	17,933 83	Dividends unpaid.....	148 50
Due from banks and bankers.....	9,876 05	Other liabilities.....	767 14
Furniture and fixtures.....	7,105 44		
Expenses.....	372 80		
Total resources.....	\$145,953 51	Total liabilities.....	\$145,953 51

The amount of capital stock is \$200,000; amount subscribed is \$165,900; amount paid in coin is \$82,950. The total number of shares of stock issued is 1,659 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Hotaling, 240; Henry Willey, 118; D. McPherson, 70; Wm. Rennie, 25; Wm. Russell, 20; Wm. Ely, 20; D. C. Clark, 15. Total number of shares held by the Directors is 508 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey.....	\$5,800 00	\$12,000 00
Santa Cruz.....	21,289 25	47,700 00
Totals.....	\$27,089 25	\$59,700 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
23 shares Santa Cruz Bank of Savings and Loan stock.....	\$460 00	\$200 00	\$460 00
20 shares People's Bank stock.....	1,000 00	600 00	1,000 00
Totals.....	\$1,460 00	\$800 00	\$1,460 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$7,667 20
Bank of San José	1,204 63
Laidlaw & Co., New York	1,004 22
Total	\$9,876 05

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 20, 1896.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$95 00	Capital paid up	\$82,950 00
Loans and discounts	111,077 26	Due depositors	56,923 78
Cash balances	9,225 87	Interest collected	3,149 10
Due from banks and bankers	20,516 70	Rents, exchange, etc.	109 98
Furniture, fixtures, etc.	7,105 44	Dividends unpaid	57 00
Expenses, taxes, etc.	2,120 26	Profit and loss	6,872 67
		Other liabilities	78 00
Total resources	\$150,140 53	Total liabilities	\$150,140 53

BANK OF COMMERCE—SAN DIEGO.

(Incorporated September 24, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

R. M. POWERS, President.

G. W. JORRES, Cashier.

Resources.		Liabilities.	
Bank premises	\$51,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	7,642 56	Reserve fund	17,500 00
Miscellaneous bonds and stocks	43,663 75	Profit and loss and contingent fund	3,490 36
County warrants	1,138 89	Due depositors	252,753 20
Loans on personal security and overdrafts	231,528 75	Due banks and bankers	51,029 03
Money on hand	40,642 13	Dividends unpaid	324 00
Checks and other cash items	1,481 46		
Due from banks and bankers	32,123 59		
Furniture and fixtures	4,700 00		
Expenses and taxes paid	1,012 81		
Other assets	162 65		
Total resources	\$425,096 59	Total liabilities	\$425,096 59

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. M. Powers, 405; John F. Sinks, 40; D. C. Reed, 20; V. D. Rood, 27; E. S. Torrance, 15; Jas. A. Gibson, 45; G. W. Jorres, 100. Total number of shares held by the Directors is 652 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$7,642 56	\$8,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
50 shares Wells, Fargo & Co. stock	\$5,000 00	\$5,381 25	\$5,381 25
100 shares Spring Valley Water Co. stock	10,000 00	9,750 00	10,000 00
\$5,000 Market Street Ry. Co. 5% bonds (consolidated)	5,000 00	5,412 50	5,412 50
\$1,000 Flint & Pere Marquette Ry. Co. 6% bonds	1,000 00	1,120 00	1,160 00
\$22,000 San Diego Gas and Electric Light Co. bonds	22,000 00	22,000 00	24,000 00
Totals	\$43,000 00	\$43,663 75	\$45,953 75

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank, San Francisco	\$1,314 70
Western National Bank, New York	13,961 74
American Exchange National Bank, Chicago	10,824 11
Farmers and Merchants Bank, Los Angeles	4 20
Union National Bank, Kansas City	2,931 44
Commercial Bank, St. Louis	1,537 71
Sundry banks	931 87
Bank of National City	434 70
People's State Bank, National City	183 12
Total	\$32,123 59

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 26, 1895.)

Resources.		Liabilities.	
Bank premises	\$51,017 92	Capital paid up	\$100,000 00
Other real estate	7,432 90	Reserve fund	15,000 00
Invested in stocks, bonds, and warrants	32,478 62	Due depositors	279,882 27
Loans and discounts	199,117 71	Due banks and bankers	7,083 65
Cash balances	88,538 20	Interest collected	4,787 74
Due from banks and bankers	21,148 47	Rents, exchange, etc.	1,268 80
Furniture, fixtures, etc.	4,721 00	Profit and loss	563 01
Expenses, taxes, etc.	3,968 00		
Other assets	162 65		
Total resources	\$408,585 47	Total liabilities	\$408,585 47

BANK OF ST. HELENA.

(Incorporated August 9, 1882.)

Showing its Financial Condition at Close of Business on July 31, 1896.

H. J. LEWELLING, President.

OWEN WADE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,425 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	21,682 00	Profit and loss and contin-	
Loans on real estate.....	42,936 50	gent fund.....	5,689 90
Loans on other securities		Due depositors.....	74,416 59
(wine, etc.).....	354 95	Dividends unpaid.....	720 76
Loans on personal security			
and overdrafts.....	73,467 06		
Money on hand.....	11,335 19		
Due from banks and bankers..	14,046 55		
Furniture and fixtures.....	3,000 00		
Other assets (30 tons hops)....	3,580 00		
Total resources.....	\$180,827 25	Total liabilities.....	\$180,827 25

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. J. Lewelling, 110; C. E. Davis, 149; S. Ewer, 10; W. W. Lyman, 13; Charles Thompson, 15; J. B. Atkinson, 50; I. J. Newkirk, 31; W. J. G. Dawson, 22; A. L. Tubbs, 22; Henry White, 5; W. S. Keys, 76. Total number of shares held by the Directors is 503 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Napa.....	\$18,332 00	\$18,332 00
Alameda.....	3,350 00	3,350 00
Totals.....	\$21,682 00	\$21,682 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa.....	\$37,911 50	\$60,300 00
Alameda.....	3,000 00	4,000 00
Lake.....	2,025 00	5,000 00
Totals.....	\$42,936 50	\$69,300 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wine and cooperage.....	\$354 95	\$1,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$12,182 36
Bank of Napa.....	1,864 19
Total.....	\$14,046 55

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 10, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$10,425 00	Capital paid up.....	\$100,000 00
Other real estate.....	20,082 00	Due depositors.....	61,685 22
Invested in stocks, bonds, and warrants.....	64 50	State, county, or city money.....	9,079 09
Loans and discounts.....	117,182 49	Interest collected.....	112 71
Cash balances.....	8,916 09	Rents, exchange, etc.....	25 70
Due from banks and bankers.....	21,297 12	Dividends unpaid.....	550 26
Furniture, fixtures, etc.....	3,000 00	Profit and loss.....	9,557 97
Expenses, taxes, etc.....	43 75		
Total resources.....	\$181,010 95	Total liabilities.....	\$181,010 95

STATE BANK OF SAN JACINTO.

(Incorporated November 24, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. A. GREEN, President.

G. T. DAGGETT, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$5,800 00	Capital paid in coin.....	\$25,000 00
Real estate taken for debt.....	6,800 00	Profit and loss and contingent fund.....	1,710 15
Miscellaneous bonds and stocks.....	6,892 70	Due depositors.....	55,477 10
City warrants.....	140 00	Due banks and bankers.....	596 89
Loans on real estate.....	5,586 55		
Loans on bonds.....	1,083 01		
Loans on other securities.....	9,979 50		
Loans on personal security and overdrafts.....	21,223 60		
Money on hand.....	5,065 51		
Checks and other cash items.....	103 00		
Due from banks and bankers.....	16,741 13		
Furniture and fixtures.....	1,740 00		
Expenses.....	1,629 14		
Total resources.....	\$82,784 14	Total liabilities.....	\$82,784 14

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Green, 115; Milbank Johnson, 170; G. T. Daggett, 30; Gail B. Johnson, 80; James McLaren, 75; G. D. Compton, 40; J. J. Inwall, 50; P. L. Griffin, 5; A. Saunders, 10. Total number of shares held by the Directors is 575 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside.....	\$6,800 00	\$6,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside	\$5,286 55	\$12,000 00
Skagit, State of Washington	300 00	800 00
Totals	\$5,586 55	\$12,800 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
San Jacinto and Pleasant Valley Irrigation District bonds	\$7,250 00	\$6,542 70	-----
San Jacinto Valley Creamery Association stock	743 75	350 00	\$350 00
Totals	\$7,993 75	\$6,892 70	-----

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.
San Jacinto and Pleasant Valley Irrigation District bonds...	\$2,400 00	\$1,083 01

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgages, live stock, etc.	\$5,744 00	\$10,000 00
Crop mortgages	4,235 50	9,000 00
Totals	\$9,979 50	\$19,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Chase National Bank, New York	\$6,925 54
First National Bank, Los Angeles	232 02
First National Bank, Riverside	3,437 79
First National Bank, San Diego	87 36
First National Bank, San Francisco	624 40
Los Angeles National Bank	4,813 09
Orange-Growers Bank, Riverside	15 48
Pacific Bank, San Francisco	455 45
California National Bank, San Diego	150 00
Total	\$16,741 13

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 15, 1895.)

Resources.		Liabilities.	
Bank premises	\$5,746 00	Capital paid up	\$25,000 00
Other real estate	4,800 00	Due depositors	85,462 02
Invested in stocks, bonds, and warrants	7,335 03	Due banks and bankers	38 21
Loans and discounts	43,707 65	Interest collected	1,527 93
Cash balances	5,376 78	Profit and loss	373 80
Due from banks and bankers	42,329 11		
Furniture, fixtures, etc.	1,760 00		
Expenses, taxes, etc.	1,347 39		
Total resources	\$112,401 96	Total liabilities	\$112,401 96

BANK OF SAN JOSÉ.

(Incorporated January 31, 1868.)

Showing its Financial Condition at Close of Business on July 31, 1896.

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.		Liabilities.	
Bank premises	\$160,000 00	Capital paid in coin	\$300,000 00
United States bonds	75,000 00	Reserve fund	3,362 43
Miscellaneous bonds and stocks	14,190 00	Profit and loss and contin- gent fund	92,281 40
Loans on real estate	422,796 94	Due depositors	622,152 72
Loans on stocks and bonds ..	46,760 00	Due banks and bankers	12,546 52
Loans on personal security and overdrafts	119,928 16	Dividends unpaid	255 00
Money on hand	162,156 30	Interest, rents, etc.	4,041 88
Checks and other cash items ..	431 50		
Due from banks and bankers ..	28,925 61		
Furniture and fixtures	3,000 00		
Expenses	1,451 44		
Total resources	\$1,034,639 95	Total liabilities	\$1,034,639 95

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. Ellard Beans, 1,501¼; Amasa Eaton, 150; S. L. Knox Goodrich, 262½; Wm. Knox Beans, 75; George Bray, 15; Hiram D. Tuttle, 10; Clement T. Park, 45. Total number of shares held by the Directors is 2,058¾ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$413,796 94	\$927,450 00
Tulare	4,000 00	10,000 00
San Benito	5,000 00	10,000 00
Totals	\$422,796 94	\$937,450 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds	\$68,000 00	\$75,000 00	\$75,000 00
Evergreen School District bonds ..	5,000 00	5,000 00	5,000 00
Prune Dale School District bonds ..	800 00	800 00	800 00
Spring Valley Waterworks 6% bonds ..	1,000 00	1,185 00	1,200 00
Lander County, Nevada, 6% gold bonds ..	1,000 00	1,000 00	1,000 00
San José Woolen Manufacturing Co. stock ..	10,000 00	4,000 00	4,000 00
San José Light and Power Co. stock ..	1,100 00	300 00	440 00
Farmers Union (San José) stock	1,500 00	1,905 00	2,000 00
Totals	\$88,400 00	\$89,190 00	\$89,440 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Bank stocks	\$12,925 00	\$10,850 00	\$16,133 00
San José Water Co. stock	47,300 00	14,400 00	42,500 00
Miscellaneous local stocks	28,050 00	16,510 00	24,930 00
United States 4% bonds	4,000 00	3,500 00	4,220 00
San José and Santa Clara R. R. bonds ..	1,500 00	1,500 00	1,500 00
Totals	\$93,775 00	\$46,760 00	\$89,283 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$14,348 92
Importers and Traders National Bank, New York	10,449 68
First National Bank, Oakland	892 54
Santa Clara Valley Bank, Santa Clara	1,013 76
First National Bank, Chicago	1,745 61
Collection account	475 10
Total	\$28,925 61

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 26, 1895.)

Resources.		Liabilities.	
Bank premises	\$160,000 00	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	14,224 00	Due depositors	567,922 94
Loans and discounts	598,876 30	Due banks and bankers	18,027 89
Cash balances	104,773 95	Interest collected	16,239 76
Due from banks and bankers	111,929 47	Rents, exchange, etc.	5,008 61
Furniture, fixtures, etc.	3,000 00	Dividends unpaid	225 00
Expenses, taxes, etc.	9,315 73	Profit and loss	95,195 25
Total resources	\$1,002,619 45	Total liabilities	\$1,002,619 45

COMMERCIAL AND SAVINGS BANK—SAN JOSÉ.

(Incorporated May, 1874.)

Showing its Financial Condition at Close of Business on July 31, 1896.

L. LION, President.

JOHN T. MCGEOGHEGAN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$81,477 46	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	24,770 50	Reserve fund	165,000 00
Loans on real estate	455,851 50	Profit and loss and contingent fund	886 92
Loans on stocks and bonds	68,881 50	Due depositors	409,455 49
Loans on other securities	9,973 97	Due banks and bankers	8,860 75
Loans on personal security and overdrafts	378,947 71	Exchange	218 36
Money on hand	16,424 69	Interest	7,344 93
Due from banks and bankers	1,256 70	Bills payable	15,000 00
Expenses	8,380 11		
Taxes	2,900 54		
Savings interest	5,381 30		
Lumber	52,520 47		
Total resources	\$1,106,766 45	Total liabilities	\$1,106,766 45

The amount of capital stock is \$1,000,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Hy B. Alvord, 100; J. W. Findlay, 73; L. Lion, 89; B. D. Murphy, 682; J. Rich, 20; J. W. Ryland, 27; James W. Rea, 204; E. Williams, 500; L. A. Whitehurst, 250. Total number of shares held by the Directors is 1,945 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Benito	\$12,000 00	\$15,000 00
Santa Cruz	24,110 85	20,000 00
Santa Clara	45,366 61	60,000 00
Totals	\$81,477 46	\$95,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	\$91,643 50	\$135,000 00
Shasta	169,580 00	330,000 00
San Benito	7,700 00	25,000 00
Santa Clara and San Luis Obispo	84,778 00	170,000 00
Santa Barbara	100,000 00	200,000 00
State of Utah	2,150 00	500 00
Totals	\$455,851 50	\$860,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
212½ shares warehouse stock	\$21,250 00	\$2,000 00	\$4,000 00
150 shares San Luis Water Co. stock	15,000 00	10,025 00	15,000 00
483 shares California Redwood Land and Lumber Co. stock	48,300 00	4,022 00	7,500 00
15,000 shares Mountaineer Mill and Mining Co. stock	150,000 00	3,623 50	1,050 00
10,000 shares Paul O. Burns Wine Co. stock	-----	500 00	-----
10 San José and Santa Clara R. R. Co. bonds	5,000 00	4,600 00	5,000 00
Totals	\$239,550 00	\$24,770 50	\$32,550 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
489 shares Commercial and Savings Bank stock	\$48,900 00	\$15,011 50	\$12,250 00
30 shares San José Light and Power Co. stock	3,000 00	400 00	900 00
102 shares California Redwood Land and Lumber Co. stock	10,200 00	3,470 00	1,600 00
100 San José and Santa Clara R. R. Co. bonds	50,000 00	50,000 00	50,000 00
Totals	\$112,100 00	\$68,881 50	\$64,750 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Life insurance policy, paid up	\$8,130 97	\$14,500 00
Life insurance policy, surrender value	1,840 00	2,200 00
Totals	\$9,973 97	\$16,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amt. on Books.
Donohoe-Kelly Banking Co., San Francisco	\$441 88
Bank of Ireland, Dublin	11 00
First National Bank, Chicago	338 04
Sundry banks (collections)	465 78
Total	\$1,256 70

DESCRIPTION OF OTHER ASSETS.

	Amount.
Five million feet of lumber at Bella Vista, taken for debt	\$52,520 47

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 9, 1896.)

Resources.		Liabilities.	
Real estate	\$80,366 66	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	28,345 50	Reserve fund	163,127 50
Loans on real estate and discounts	1,039,792 54	Due depositors	585,503 27
Cash balances	11,037 33	Due banks and bankers	122,792 67
Due from banks and bankers	15,369 45	Interest collected	5,041 03
Expenses, taxes, etc.	3,655 15	Rents, exchange, etc.	63 86
Other assets	1,118 01	Dividends unpaid	1,042 50
		Profit and loss	2,113 81
Total resources	\$1,179,684 64	Total liabilities	\$1,179,684 64

GARDEN CITY BANK AND TRUST COMPANY—SAN JOSÉ.

(Incorporated June 26, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

RUSH McCOMAS, President.

THOS. F. MORRISON, Cashier.

Resources.		Liabilities.	
United States bonds	\$25,000 00	Capital paid in coin	\$200,000 00
Miscellaneous bonds	1,000 00	Reserve fund	6,060 23
County warrants	400 60	Due depositors	330,352 43
Loans on real estate	59,714 91	Due banks and bankers	31,383 72
Loans on stocks and bonds ..	35,000 00	Dividends unpaid	2,630 00
Loans on personal security and overdrafts	297,682 16		
Money on hand	86,117 53		
Checks and other cash items ..	5,558 84		
Due from banks and bankers ..	49,672 29		
Furniture and fixtures	4,750 00		
Expenses	744 95		
Taxes	35 10		
Leasehold and good will	4,750 00		
Total resources	\$570,426 38	Total liabilities	\$570,426 38

The amount of capital stock is \$500,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. McComas, 40; H. Mabury, 278; G. M. Bowman, 50; C. C. Morse, 126; J. J. Miller, 55; J. W. Blauer, 44; A. McDonald, 25; T. S. Montgomery, 30; S. B. Hunkins, 50; Uriah Wood, 55; T. F. Morrison, 44. Total number of shares held by the Directors is 797 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Santa Clara	\$59,714 91	\$102,000 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 2% bonds	\$25,000 00	\$25,000 00	-----
Santa Clara County school bonds	1,000 00	1,000 00	\$1,000 00
North Yakima city warrants	400 60	400 60	400 60
Totals	\$26,400 60	\$26,400 60	-----

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
24 shares Adams Express Co. stock	\$2,400 00	\$3,500 00	\$4,800 00
85 shares Commercial and Savings Bank stock	8,500 00	1,600 00	2,975 00
40 shares Union Savings Bank stock	4,000 00	350 00	800 00
10 shares First National Bank (North Yakima) stock	1,000 00	650 00	1,200 00
137½ shares Argonaut Land and Development Co. stock	13,780 00	4,350 00	4,823 00
60 shares San José Water Co. stock	6,000 00	4,500 00	4,800 00
14 shares Pacific Can Co. stock	1,400 00	2,000 00	2,800 00
10 shares Nucleus Building and Loan Society stock	2,000 00	350 00	500 00
45 shares Mutual Building and Loan Society stock	9,000 00	1,010 00	2,000 00
78 shares Sperry Flour Co. stock	3,900 00	700 00	2,340 00
50 Hotel Vendome Co. bonds	25,000 00	10,000 00	25,000 00
14 San José and Santa Clara R. R. Co. bonds	7,000 00	5,990 00	6,300 00
Totals	\$83,980 00	\$35,000 00	\$58,338 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Hanover National Bank, New York	\$37,755 30
London, Paris, and American Bank (Limited), San Francisco	11,916 99
Total	\$49,672 29

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Leasehold and good will of Garden City National Bank	\$4,750 00	\$4,750 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on December 2, 1895.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$30,246 19	Capital paid up	\$200,000 00
Loans and discounts	466,093 16	Due depositors	378,492 28
Cash balances	67,632 97	State, county, or city money	10,423 45
Due from banks and bankers	55,942 45	Due banks and bankers	40,611 99
Furniture, fixtures, etc.	5,250 00	Interest collected	1,870 20
Expenses, taxes, etc.	4,979 85	Rents, exchange, etc.	10 25
Other assets	6,545 00	Dividends unpaid	435 00
Total resources	\$636,689 62	Profit and loss	4,846 45
		Total liabilities	\$636,689 62

BANK OF SAN LEANDRO.

(Incorporated February 24, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

S. HUFF, President.

CHAS. H. HALE, Cashier.

Resources.		Liabilities.	
Bank premises	\$11,707 20	Capital paid in coin	\$25,000 00
Real estate taken for debt	1,577 73	Reserve fund	9,500 00
Miscellaneous bonds	4,550 00	Profit and loss and contin-	
County warrants	438 80	gent fund	377 47
Loans on real estate	59,908 00	Due depositors	152,439 86
Loans on stocks	3,325 00	Interest and discounts	288 92
Loans on personal security and		Collections and exchanges	7 93
overdrafts	60,064 42	Rents	35 75
Money on hand	14,057 55		
Due from banks and bankers	30,505 53		
Furniture and fixtures	1,500 00		
Expenses	15 70		
Total resources	\$187,649 93	Total liabilities	\$187,649 93

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: T. P. Cary, 100; R. S. Farrelly, 100; Jos. Herrscher, 50; S. Huff, 220; J. B. Mendonca, 100; L. C. Morehouse, 110; Dr. G. Vivian, 10. Total number of shares held by the Directors is 690 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	\$1,577 73	\$2,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$55,900 00	\$120,000 00
Kings	7,000 00	14,000 00
Totals	\$62,900 00	\$134,000 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
5 San Leandro Sewer 6% bonds (\$450 each)	\$2,250 00	\$2,250 00	\$2,250 00
8 Niles School District 6% bonds (\$100 each)	800 00	800 00	800 00
3 Newark School District 6% bonds (\$500 each)	1,500 00	1,500 00	1,500 00
Sundry county claims assigned	438 80	438 80	438 80
Totals	\$4,988 80	\$4,988 80	\$4,988 80

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
70 shares Bank of San Leandro stock	\$7,000 00	\$1,275 00	\$2,450 00
25 shares Farmers and Merchants Bank stock	2,500 00	550 00	2,500 00
40 shares Oakland, San Leandro, and Haywards			
Electric Railway stock	4,000 00	1,500 00	2,000 00
Totals	\$13,500 00	\$3,325 00	\$6,950 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$22,964 25
Union National Bank, Oakland	7,541 28
Total	\$30,505 53

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 19, 1896.)

Resources.		Liabilities.	
Bank premises	\$11,707 20	Capital paid up	\$25,000 00
Invested in stocks, bonds, and warrants	5,269 34	Reserve fund	5,000 00
Loans and discounts	120,635 83	Due depositors	126,230 28
Cash balances	14,465 75	Interest collected	129 19
Due from banks and bankers	5,689 32	Rents, exchange, etc.	245 58
Furniture, fixtures, etc.	1,500 00	Profit and loss	2,990 74
Expenses, taxes, etc.	199 35		
Total resources	\$159,466 79	Total liabilities	\$159,466 79

ANDREWS BANKING COMPANY—SAN LUIS OBISPO.

(Incorporated December 13, 1893; opened for business January 2, 1894.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. P. ANDREWS, President.

J. W. SMITH, Cashier.

Resources.		Liabilities.	
Bank premises	\$17,231 67	Capital paid in coin	\$156,375 00
Real estate taken for debt.	45,792 15	Reserve fund	1,489 13
Loans on real estate	132,801 70	Due depositors	231,486 67
Loans on stocks and bonds	23,287 55	Due banks and bankers	8,139 84
Loans on other securities	45,813 87	Dividends unpaid	225 00
Loans on personal security and overdrafts	101,854 00	Rents collected	19 00
Personal property	482 50	Interest collected	792 34
Money on hand	25,528 40	Exchange collected	3 02
Checks and other cash items	843 59		
Due from banks and bankers	1,073 50		
Furniture and fixtures	1,781 38		
Expenses	517 15		
Profit and loss, interest paid on time certificates of deposit, etc.	1,522 54		
Total resources	\$398,530 00	Total liabilities	\$398,530 00

The amount of capital stock is \$300,000; amount subscribed is \$158,500; amount paid in coin is \$156,375. The total number of shares of stock issued is 1,585 shares; the amount paid on each share of stock is 1,500 shares paid in full, and 85 shares paid 75%.

The names of the Directors, and number of shares of stock held by each, are as follows: J. P. Andrews, 504; Henry Bosse, 210; Timothy Murphy, 100; J. W. Smith, 50; Alex. Tate, 20. Total number of shares held by the Directors is 884 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Luis Obispo.....	\$45,792 15

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo.....	\$66,801 70	\$85,500 00
Santa Barbara.....	66,000 00	88,000 00
Totals	\$132,801 70	\$173,500 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
350 shares Andrews Banking Co. stock (280 shares paid in full, 75% on 70 shares).....	\$32,500 00	\$10,132 27	\$34,175 00
161 shares San Luis Water Co. stock.....	16,100 00	4,435 40	12,075 00
23 shares San Luis Building and Loan Association stock.....	4,600 00	416 50	2,250 00
260 shares Sperry Flour Co. stock.....	26,000 00	6,000 00	8,666 66
2 El Paso de Robles Hotel Co. bonds.....	2,000 00	1,800 00	2,000 00
10 shares San Luis Electric Light Co. stock.....	1,000 00	503 38	1,000 00
Totals	\$82,200 00	\$23,287 55	\$60,166 66

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Deposit of other notes, mortgages, deeds, etc., as collateral security	\$45,813 87	\$77,725 08

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of Commerce, New York.....	\$311 37
Commercial Bank, San Luis Obispo	762 13
Total	\$1,073 50

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 20, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$17,231 67	Capital paid up.....	\$156,375 00
Other real estate.....	45,496 01	Reserve fund	1,489 13
Loans and discounts.....	307,434 22	Due depositors	228,008 50
Cash balances.....	17,633 82	Due banks and bankers.....	8,770 96
Due from banks and bankers..	5,700 79	Interest collected	422 32
Furniture, fixtures, etc.....	1,781 38	Rents, exchange, etc.	47 48
Expenses, taxes, etc.....	137 95	Dividends unpaid.....	225 00
Other assets	514 03	Profit and loss	591 48
Total resources	\$395,929 87	Total liabilities.....	\$395,929 87

BANK OF SAN LUIS OBISPO.

(Incorporated August 20, 1873.)

Showing its Financial Condition at Close of Business on July 31, 1896.

JAMES L. CRITTENDEN, President.

S. W. WILSON, Cashier.

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	119,286 03	Profit and loss and contin-	
Loans on real estate	2,647 06	gent fund	96,302 57
Loans on personal security		Due depositors	23,703 94
and overdrafts	44,198 64		
Money on hand	9,042 42		
Due from banks and bankers ..	27,332 36		
Furniture and fixtures	2,500 00		
Total resources	\$220,006 51	Total liabilities	\$220,006 51

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: James L. Crittenden, 500½; R. V. Bouldin, 12½; T. T. Crittenden, 10; J. M. Wilcox, 15; S. W. Wilson, 10. Total number of shares held by the Directors is 548 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$110,174 22	\$110,174 22
Riverside	9,111 81	3,030 00
Totals	\$119,286 03	\$113,204 22

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	\$2,647 06	\$2,647 06

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco	\$989 54
Nevada Bank of San Francisco	23,337 08
National Bank of Commerce, New York	1,778 29
Farmers and Merchants Bank, Los Angeles	1,227 45
Total	\$27,332 36

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Bills receivable	\$42,041 36
Bank premises, furniture and fixtures	17,500 00
Real estate	119,286 03
Overdrafts	4,804 34
Money on hand	9,042 42
Total	\$192,674 15

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 21, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid up.....	\$100,000 00
Other real estate.....	119,286 03	Due depositors.....	22,548 63
Loans and discounts.....	48,972 19	Interest collected.....	3 21
Cash balances.....	5,654 49	Rents, exchange, etc.....	108 00
Due from banks and bankers..	30,459 09	Profit and loss.....	99,361 36
Furniture, fixtures, etc.....	2,500 00		
Expenses, taxes, etc.....	149 40		
Total resources.....	\$222,021 20	Total liabilities.....	\$222,021 20

COMMERCIAL BANK OF SAN LUIS OBISPO.

(Incorporated March 16, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896.

McD. R. VENABLE, President.

H. BRUNNER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$19,630 33	Capital paid in coin.....	\$200,000 00
Miscellaneous bonds and stocks.....	51,416 50	Profit and loss and contingent fund—net.....	3,946 01
Loans on real estate.....	141,836 64	Due depositors.....	358,762 40
Loans on personal security and overdrafts.....	344,787 20	Due banks and bankers.....	39,352 52
Money on hand.....	14,993 95	State, county, or city money..	2,809 46
Checks and other cash items..	2,170 94		
Due from banks and bankers..	27,534 83		
Furniture and fixtures.....	2,500 00		
Total resources.....	\$604,870 39	Total liabilities.....	\$604,870 39

The amount of capital stock is \$300,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 55; W. T. Scott, 140; H. M. Warden, 70; B. Pezzoni, 70; Geo. T. Gragg, 35; S. A. Dana, 50; Ant. Tognazzini, 140; L. M. Kaiser, 50; H. Brunner, 60. Total number of shares held by the Directors is 670 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo.....	\$18,680 33	\$23,000 00
Santa Barbara.....	950 00	1,500 00
Totals.....	\$19,630 33	\$24,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo.....	\$101,036 64	\$205,000 00
Santa Barbara.....	40,250 00	100,000 00
Kern.....	550 00	1,200 00
Totals	\$141,836 64	\$306,200 00

AMOUNT INVESTED IN STOCK AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
1 Sandhill School District bond	\$1,200 00	\$1,200 00	\$1,248 00
10 San Luis Obispo Bituminous Rock Co. bonds	5,000 00	5,000 00	5,150 00
60 shares California Mortgage and Savings Bank stock	6,000 00	6,000 00	7,200 00
32 shares Citizens Bank stock	3,200 00	3,200 00	3,500 00
5 shares Cambria Creamery Co. stock	500 00	500 00	500 00
5 shares Union Creamery Co. stock	500 00	500 00	500 00
834 shares Bank of Santa Maria stock	83,400 00	35,016 50	41,700 00
Totals	\$99,800 00	\$51,416 50	\$59,798 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Importers and Traders National Bank, New York	\$1,004 54
Laidlaw & Co., New York	121 53
London, Paris, and American Bank (Limited), San Francisco	13,674 41
Union Bank of London	104 94
Bank of California, San Francisco	1,039 99
Citizens Bank, Paso Robles	3,752 39
Banca Cantonole Ticinese, Bellinzona, Switzerland	753 81
Commercial and Savings Bank, San José	566 25
First National Bank, Los Angeles	1,494 56
Blochman Banking Co., San Diego	50 27
First National Bank, Santa Barbara	941 42
Bank of Lompoc	106 85
Bank of Santa Maria	1,317 78
Bank of San Miguel	2,379 48
Bank of Guadalupe	226 61
Total	\$27,534 83

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 19, 1896.)

Resources.		Liabilities.	
Real estate	\$15,189 33	Capital paid up	\$200,000 00
Invested in stocks, bonds, and warrants	55,336 50	Due depositors	292,423 71
Loans and discounts	479,773 10	State, county, or city money	13,312 73
Cash balances	28,510 42	Due banks and bankers	86,316 43
Due from banks and bankers	13,481 51	Interest collected	2,885 45
Furniture, fixtures, etc.	2,500 00	Rents, exchange, etc.	106 69
Expenses, taxes, etc.	3,666 61	Dividends unpaid	343 00
Total resources	\$598,457 47	Profit and loss	3,069 41
		Total liabilities	\$598,457 47

COUNTY BANK OF SAN LUIS OBISPO.

(Incorporated December 1, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WM. L. BEEBEE, President.

R. E. JACK, Cashier.

Resources.		Liabilities.	
Bank premises	\$28,622 18	Capital paid in coin	\$150,000 00
Real estate taken for debt....	107,587 58	Reserve fund	95,000 00
County warrants	85 25	Profit and loss and contin-	
Loans on real estate	250,464 38	gent fund	9,217 48
Loans on stocks and bonds....	20,064 65	Due depositors	423,395 98
Loans on personal security and		Due banks and bankers	43,381 20
overdrafts	270,939 07	State, county, or city money	
Money on hand	48,669 88	(special deposit)	31,563 00
Checks and other cash items..	2,129 55		
Due from banks and bankers..	15,912 60		
Furniture and fixtures	2,854 95		
Expenses	3,409 34		
Taxes	1,818 23		
Total resources	\$752,557 66	Total liabilities	\$752,557 66

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. L. Beebee, 75; R. E. Jack, 340; Nathan Goldtree, 118; W. H. Spencer, 50; A. W. Steinhart, 35. Total number of shares held by the Directors is 618 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$105,999 43	\$120,000 00
Kern	1,228 00	1,500 00
Monterey	360 15	500 00
Totals	\$107,587 58	\$122,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Luis Obispo	\$214,544 11
Monterey	2,241 66
Santa Barbara	31,515 79
Ventura	425 00
Los Angeles	337 82
Kern	1,400 00

Total

\$250,464 38

Market value estimated to be double the amount loaned.

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Orders on County Superintendent of Schools..	\$85 25	\$85 25	\$85 25

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
San Luis Building and Loan Association stock..	\$842 30	\$425 00	\$842 30
County Bank of San Luis Obispo stock	1,400 00	1,960 00	2,240 00
El Paso de Robles Hotel Co. stock	62,500 00		
El Paso de Robles Hotel Co. bonds	11,000 00	17,679 75	3,500 00
Totals	\$75,742 30	\$20,064 75	\$76,582 30

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Hanover National Bank, New York	\$12,806 02
Farmers and Merchants Bank, Los Angeles	540 14
Santa Barbara County National Bank, Santa Barbara	367 96
Banca Cantonale Ticinese, Bellinzona, Switzerland	404 05
Wm. Rosenheim & Co., Berlin, Germany	123 11
Corn Exchange Bank, Chicago	1,671 32
Total	\$15,912 60

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 18, 1896.)

Resources.		Liabilities.	
Bank premises	\$28,622 18	Capital paid up	\$150,000 00
Other real estate	75,451 94	Reserve fund	95,000 00
Invested in stocks, bonds, and warrants	258 57	Due depositors	449,043 38
Loans and discounts	588,910 78	State, county, or city money	51,000 00
Cash balances	64,309 01	Due banks and bankers	31,571 14
Due from banks and bankers	16,798 39	Interest collected	266 15
Furniture, fixtures, etc.	2,854 95	Rents, exchange, etc.	751 25
Expenses, taxes, etc.	1,358 49	Profit and loss	2,864 17
Other assets	1,931 78		
Total resources	\$780,496 09	Total liabilities	\$780,496 09

BANK OF SANTA MARIA.

(Incorporated May 1, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

PAUL O. TIETZEN, Manager.

J. F. GOODWIN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$9,342 66	Capital paid in coin	\$25,000 00
County school warrants	102 70	Reserve fund	15,000 00
Loans on real estate	25,000 00	Profit and loss and contingent fund	2,821 87
Loans on other securities (grain, etc.)	875 00	Due depositors	127,393 12
Loans on personal security and overdrafts	105,528 84	Due banks and bankers	1,528 64
Money on hand	3,373 20	Dividends unpaid	87 50
Checks and other cash items ..	412 75	Exchange and collections ..	150 14
Due from banks and bankers ..	24,878 03	Interest collected	2,880 16
Furniture and fixtures	1,500 00		
Expenses	3,848 25		
Total resources	\$174,861 43	Total liabilities	\$174,861 43

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 5; L. M. Kaiser, 15; J. F. Goodwin, 10; B. Pezzoni, 20; P. O. Tietzen, 5; M. Fleisher, 10; G. Muscio, 30. Total number of shares held by the Directors is 95 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Barbara	\$9,342 66	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara	\$25,000 00	\$52,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
887 sacks white beans	\$625 00	\$800 00
360 sacks crushed barley	250 00	300 00
Totals	\$875 00	\$1,100 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Santa Barbara County National Bank	\$731 22
First National Bank, Santa Barbara	3,791 90
First National Bank, Los Angeles	3,436 73
London, Paris, and American Bank (Limited), San Francisco	16,081 00
Laidlaw & Co., New York	837 18
Totals	\$24,878 03

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 22, 1896.)

Resources.		Liabilities.	
Real estate	\$9,342 66	Capital paid up	\$25,000 00
Invested in stocks, bonds, and warrants	1,108 15	Reserve fund	15,000 00
Loans and discounts	138,836 66	Due depositors	129,683 16
Cash balances	6,264 95	State, county, or city money	8,400 00
Due from banks and bankers	24,007 21	Due banks and bankers	361 51
Furniture, fixtures, etc.	1,500 00	Interest collected	685 54
Expenses, taxes, etc.	2,270 14	Rents, exchange, etc.	96 44
		Dividends unpaid	31 25
		Profit and loss	4,071 87
Total resources	\$183,329 77	Total liabilities	\$183,329 77

SAN MATEO BANK.

(Incorporated July 9, 1894.)

Showing its Financial Condition at Close of Business on July 31, 1896.

JAMES D. BYRNES, President.

PHIL. M. ROEDEL, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$2,500 00	Capital paid in coin	\$21,600 00
Loans on personal security and overdrafts	17,792 31	Profit and loss and contingent fund	508 36
Loans on personal demand	27,100 00	Due depositors	35,451 54
Money on hand	4,375 33	Due banks and bankers	3,000 00
Due from banks and bankers	7,477 91		
Furniture and fixtures	1,314 35		
Total resources	\$60,559 90	Total liabilities	\$60,559 90

The amount of capital stock is \$200,000; amount subscribed is \$72,000; amount paid in coin is \$21,600. The total number of shares of stock issued is 720 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: James D. Byrnes, 50; Robert Wisnom, 25; Clement Dixon, 25; E. A. Husing, 5; I. R. Goodspeed, 5; W. B. Lawrence, 1; Phil. M. Roedel, 602. Total number of shares held by the Directors is 713 shares.

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 23, 1895.)

Resources.		Liabilities.	
Loans and discounts	\$38,829 30	Capital paid up	\$21,600 00
Cash balances	4,733 65	Due depositors	41,420 16
Due from banks and bankers ..	17,575 74	Profit and loss	3,068 26
Furniture, fixtures, etc.	1,314 35		
Expenses, taxes, etc.	3,635 38		
Total resources	\$66,088 42	Total liabilities	\$66,088 42

BANK OF SANTA MONICA.

(Incorporated April 14, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

ROBERT F. JONES, President.

C. L. BUNDY, Secretary.

Resources.		Liabilities.	
Bank premises	\$28,307 28	Capital paid in coin	\$50,000 00
Real estate taken for debt ...	924 34	Reserve fund	2,568 61
Miscellaneous stocks	1,000 00	Profit and loss and contin-	
Loans on real estate	29,536 25	gent fund	298 59
Loans on stocks, bonds, and		Due depositors	116,729 62
warrants	33,000 00	Dividends unpaid	20 00
Loans on other securities			
(grain, etc.)	1,805 00		
Loans on personal security			
and overdrafts	11,857 10		
Money on hand	21,998 61		
Checks and other cash items ..	661 01		
Due from banks and bankers ..	37,150 73		
Furniture and fixtures	2,818 98		
Expenses	557 52		
Total resources	\$169,616 82	Total liabilities	\$169,616 82

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Robert F. Jones, 20; Dr. N. H. Hamilton, 10; E. J. Gorham, 10; W. E. Lester, 10; Roy Jones, 10; H. W. Keller, 10; LeRoy D. Brown, 10. Total number of shares held by the Directors is 80 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Tulare	\$924 34	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles.....	\$19,161 25	\$40,000 00
Kern	8,000 00	24,000 00
Tulare.....	2,375 00	8,000 00
Totals	\$29,536 25	\$72,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Bank of Santa Monica stock.....	\$1,000 00	\$1,000 00	\$1,050 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Warrants on Town Treasurer	\$100 00	\$100 00	\$100 00
Santa Monica North Beach Bath-house Co. stock	50,000 00	29,500 00	50,000 00
Pasadena and Pacific Electric R. R. Co. bonds.....	5,000 00	3,000 00	5,000 00
Santa Monica Steam Laundry Co. stock.....	1,962 50	300 00	1,962 50
Grapeland Irrigation District coupons	105 00	100 00	105 00
Totals	\$57,167 50	\$33,000 00	\$57,167 50

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Baled hay in warehouses.....	\$510 00	\$1,700 00
Crop mortgages	500 00	3,000 00
Personal property	795 00	2,000 00
Totals	\$1,805 00	\$6,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Los Angeles National Bank	\$17,205 02
Crocker-Woolworth National Bank, San Francisco	4,576 77
Illinois Trust and Savings Bank, Chicago	4,335 49
Western National Bank, New York	11,033 45
Total	\$37,150 73

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 3, 1896.)

Resources.		Liabilities.	
Bank premises	\$27,847 28	Capital paid up	\$50,000 00
Other real estate	924 34	Reserve fund	2,550 00
Loans and discounts	76,090 75	Due depositors	99,640 39
Cash balances	9,793 57	Interest collected	492 35
Due from banks and bankers	34,267 15	Rents, exchange, etc.	163 65
Furniture, fixtures, etc.	2,777 39	Dividends unpaid	30 00
Expenses, taxes, etc.	1,175 91		
Total resources	\$152,876 39	Total liabilities	\$152,876 39

SANTA MONICA COMMERCIAL COMPANY BANK.

(Incorporated May 5, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

E. J. VAWTER, President.

E. J. VAWTER, JR., Cashier.

Resources.		Liabilities.	
Bank premises	\$7,500 00	Capital paid in coin	\$50,000 00
Miscellaneous bonds	6,769 25	Reserve fund	4,605 57
Loans on real estate	11,985 06	Profit and loss and contin-	
Loans on stocks	1,500 00	gent fund	775 57
Loans on other securities	65 00	Due depositors	36,030 05
Loans on personal security			
and overdrafts	5,228 30		
Money on hand	20,741 31		
Due from banks and bankers	16,446 68		
Furniture and fixtures	2,000 00		
Expenses	113 55		
Real estate	18,856 10		
Other assets (hay)	206 00		
Total resources	\$91,411 19	Total liabilities	\$91,411 19

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. Vawter, 176; F. A. Gibson, 1; Ward Leavitt, 10; E. H. Sweetser, 1; E. J. Vawter, Jr., 23. Total number of shares held by the Directors is 211 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	\$11,985 00	\$25,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Pasadena and Pacific Electric R. R. Co. bonds.	\$6,769 25	\$6,769 25	\$6,769 25

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
10 shares Electric and Power Co. stock	\$1,000 00	\$300 00	\$1,000 00
12 shares Santa Monica Commercial Co. stock..	1,200 00	1,200 00	1,320 00
Totals	\$2,200 00	\$1,500 00	\$2,320 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
12 tons hay	\$65 00	\$96 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, Los Angeles	\$5,499 52
Wells, Fargo & Co.'s Bank, San Francisco	7,519 07
First National Bank, Chicago	1,516 79
National Park Bank, New York	1,911 30
Total	\$16,446 68

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
34 tons hay, stored	\$206 00	\$272 00
Real estate in Los Angeles County, and mostly owned before going into the banking business	18,856 10	25,000 00
Totals	\$19,062 10	\$25,272 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 3, 1896.)

Resources.		Liabilities.	
Bank premises	\$7,500 00	Capital paid up	\$65,000 00
Other real estate	19,105 00	Reserve fund	11,043 18
Invested in stocks, bonds, and warrants	13,663 69	Due depositors	34,151 88
Loans and discounts	37,729 49	Interest collected	554 37
Cash balances	11,067 75	Dividends unpaid	35 65
Due from banks and bankers ..	19,635 07	Profit and loss	199 90
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	283 98		
Total resources	\$110,984 98	Total liabilities	\$110,984 98

BANK OF SAN PEDRO.

(Incorporated March 26, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WM. G. KERCKHOFF, President.

GEO. H. PECK, JR., Cashier.

Resources.		Liabilities.	
Bank premises	\$4,157 52	Capital paid in coin	\$25,000 00
Real estate taken for debt	3,831 33	Profit and loss and contin- gent fund	300 92
Loans on real estate	24,574 77	Due depositors	16,546 58
Money on hand	1,287 89		
Due from banks and bankers ..	6,649 84		
Furniture and fixtures	940 90		
Expenses	355 25		
Other assets	50 00		
Total resources	\$41,847 50	Total liabilities	\$41,847 50

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. G. Kerckhoff, 179; James Cuzner, 70; Geo. Eschman, 1; Geo. H. Peck, 244; F. L. Schilling, 5. Total number of shares held by the Directors is 499 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Los Angeles	\$3,831 33

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank, Los Angeles	\$1,518 11
First National Bank, Los Angeles	161 59
Nevada Bank of San Francisco	147 01
Importers and Traders Bank, New York	185 08
Western Bank, Chicago	99 30
Main Street Savings Bank, Los Angeles	1,026 25
German-American Savings Bank, Los Angeles	2,012 50
Security Savings Bank and Trust Co., Los Angeles	1,000 00
Savings Bank of Southern California, Los Angeles	500 00
Total	\$6,649 84

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 24, 1895.)

Resources.		Liabilities.	
Bank premises	\$4,157 52	Capital paid up	\$25,000 00
Other real estate	3,831 33	Due depositors	20,027 51
Loans and discounts	30,092 68	Interest collected	1,256 08
Cash balances	1,650 46	Rents, exchange, etc.	427 27
Due from banks and bankers	4,552 87		
Furniture, fixtures, etc.	901 90		
Expenses, taxes, etc.	1,480 55		
Other assets	43 55		
Total resources	\$46,710 86	Total liabilities	\$46,710 86

EXCHANGE BANK—SANTA ROSA.

(Incorporated April 1, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

M. DOYLE, President.

F. P. DOYLE, Cashier.

Resources.		Liabilities.	
Bank premises	\$10,965 66	Capital paid in coin	\$120,000 00
Real estate taken for debt	5,884 22	Profit and loss and contin-	
Miscellaneous stocks	3,500 00	gent fund	6,656 18
County warrants	5 00	Due depositors	60,655 88
Loans on real estate	77,225 41	Due banks and bankers	2,180 17
Loans on personal security		Dividends unpaid	1,422 00
and overdrafts	72,687 84	Interest, rent, and exchange ..	625 20
Money on hand	10,777 44		
Checks and other cash items ..	646 85		
Due from banks and bankers ..	6,301 56		
Furniture and fixtures	2,798 80		
Expenses	746 65		
Total resources	\$191,539 43	Total liabilities	\$191,539 43

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$120,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: A. C. Shelton, 75; A. L. Fisher, 25; H. E. Lawrence, 25; M. Doyle, 1,000; F. P. Doyle, 390. Total number of shares held by the Directors is 1,515 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$5,884 22	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$70,725 41	\$170,000 00
Glenn	3,000 00	4,500 00
Kern	2,000 00	4,000 00
Klamath County, Oregon	1,500 00	2,500 00
Totals	\$77,225 41	\$181,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Cloverdale Wine Co. stock	\$10,000 00	\$3,500 00	\$3,500 00
County school warrants	5 00	5 00	5 00
Totals	\$10,005 00	\$3,505 00	\$3,505 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$5,702 45
Laidlaw & Co., New York	599 11
Total	\$6,301 56

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 15, 1895.)

Resources.		Liabilities.	
Bank premises	\$10,965 66	Capital paid up	\$120,000 00
Other real estate	5,884 22	Due depositors	71,264 67
Invested in stocks, bonds, and warrants	3,581 35	Due banks and bankers	197 31
Loans and discounts	144,165 56	Interest collected	1,418 04
Cash balances	20,359 54	Rents, exchange, etc.	53 65
Due from banks and bankers ..	10,439 58	Profit and loss	6,264 04
Furniture, fixtures, etc.	2,798 80		
Expenses, taxes, etc.	1,003 00		
Total resources	\$199,197 71	Total liabilities	\$199,197 71

SANTA ROSA BANK.

(Incorporated August 20, 1870.)

Showing its Financial Condition at Close of Business on July 31, 1896.

THOMAS HOPPER, President.

L. W. BURRIS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$36,357 71	Capital paid in coin	\$300,000 00
Real estate taken for debt	48,942 89	Reserve fund	110,000 00
Miscellaneous bonds.....	6,000 00	Profit and loss and contin-	
Loans on real estate.....	223,138 60	gent fund.....	16,555 78
Loans on other securities.....	150,600 00	Due depositors.....	295,451 73
Loans on personal security		Due banks and bankers.....	11,374 58
and overdrafts.....	231,199 37	Dividends unpaid	1,380 00
Money on hand.....	39,003 02	Bills payable	60,000 00
Due from banks and bankers.....	17,647 72		
Furniture and fixtures.....	354 40		
Expenses	8,709 98		
Taxes	6,033 04		
Judgments	7,272 48		
Personal property	20,102 88		
Total resources	\$794,762 09	Total liabilities.....	\$794,762 09

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Burris, 350; Thomas Hopper, 513; Allen A. Curtis, 15; John S. Taylor, 100; Charles R. Farmer, 20; W. D. Reynolds, 12; B. W. Paxton, 10. Total number of shares held by the Directors is 1,020 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$48,942 89	\$50,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino	\$10,000 00	\$20,000 00
Placer	13,500 00	13,500 00
Lake	1,000 00	1,000 00
Napa	500 00	500 00
Sonoma	198,738 60	250,000 00
Totals	\$223,738 60	\$285,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
Fort Bragg School District bonds	\$6,000 00	\$6,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wine, brandy in bond, canned goods in warehouse, and sundry chattels	\$150,000 00	\$200,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Cloverdale	\$114 43
London and San Francisco Bank (Limited), San Francisco	11,462 38
Union National Bank, Chicago.....	6,070 91
Total	\$17,647 72

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Judgments	\$7,272 48	-----
Wine, brandy, and chattels taken for debt	20,102 88	\$22,000 00
Totals	\$27,375 36	\$22,000 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 14, 1895.)

Resources.		Liabilities.	
Bank premises	\$36,712 11	Capital paid up	\$300,000 00
Other real estate	47,675 64	Reserve fund	110,000 00
Invested in stocks, bonds, and warrants	6,000 00	Due depositors	260,482 74
Loans and discounts	646,430 32	State, county, or city money	58,000 00
Cash balances	37,297 40	Due banks and bankers	63,672 78
Due from banks and bankers	16,858 77	Interest collected	2,105 54
Expenses, taxes, etc.	12,307 81	Rents, exchange, etc.	281 55
Other assets	11,461 19	Dividends unpaid	902 00
Total resources	\$814,743 24	Profit and loss	19,298 63
		Total liabilities	\$814,743 24

SAVINGS BANK OF SANTA ROSA.

(Incorporated March 10, 1873.)

Showing its Financial Condition at Close of Business on July 31, 1896.

A. P. OVERTON, President.

J. P. OVERTON, Cashier.

Resources.		Liabilities.	
Bank premises	\$41,040 09	Capital paid in coin	\$200,000 00
Real estate taken for debt	75,515 47	Profit and loss and contin-	
County warrants	242 55	gent fund	105,976 99
Loans on real estate	292,938 80	Due depositors	380,791 07
Loans on stocks	2,100 00	Due banks and bankers	6,152 65
Loans on other securities	9,300 00	Dividends unpaid	303 00
Loans on personal security and overdrafts	205,437 50		
Money on hand	50,868 04		
Due from banks and bankers	2,836 53		
Furniture and fixtures	2,500 00		
Judgments	652 73		
Collection accounts	50 25		
Old banking-house	9,741 75		
Total resources	\$693,223 71	Total liabilities	\$693,223 71

The amount of capital stock is \$300,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Overton, 100; A. Markham, 242; Julius Ort, 11; Daniel Brown, 75; J. D. Lodge, 100; Con. Shea, 15; J. P. Overton, 20. Total number of shares held by the Directors is 563 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$68,015 47	\$68,015 47
Yolo	7,500 00	7,500 00
Totals	\$75,515 47	\$75,515 47

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	\$500 00	\$1,000 00
Mendocino	16,098 45	26,000 00
Kern	954 08	4,000 00
Madera	2,000 00	4,000 00
Sonoma	273,386 27	400,000 00
Totals	\$292,938 80	\$435,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants	\$242 55	\$242 55	\$242 55

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
21 shares stock of this bank	\$2,100 00	\$2,100 00	\$2,940 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wine and cooperage	\$9,300 00	\$12,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Sonoma County, Petaluma	\$140 48
Central National Bank, New York	1,895 49
Merchants Loan and Trust Co., Chicago	800 56
Total	\$2,836 53

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Building and lot formerly occupied by bank	\$9,741 75	\$9,741 75
Judgments	652 73	-----
Items in course of collection	50 25	50 25
Totals	\$10,444 73	\$9,792 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 15, 1895.)

Resources.		Liabilities.	
Bank premises	\$52,144 55	Capital paid up	\$200,000 00
Other real estate	70,668 73	Due depositors	323,341 71
Invested in stocks, bonds, and warrants	492 50	State, county, or city money	36,000 00
Loans and discounts	489,560 80	Due banks and bankers	3,283 16
Cash balances	45,181 85	Interest collected	331 30
Due from banks and bankers	11,765 14	Dividends unpaid	329 00
Furniture, fixtures, etc.	2,500 00	Profit and loss	109,589 63
Expenses, taxes, etc.	63 15	Other liabilities	99 00
Other assets	597 08		
Total resources	\$672,973 80	Total liabilities	\$672,973 80

BANK OF SEBASTOPOL.

(Incorporated January 27, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

C. WIGHTMAN, President.

GEO. P. BAXTER, Cashier.

Resources.		Liabilities.	
Bank premises	\$3,128 11	Capital paid in coin	\$86,100 00
Loans on real estate	36,310 30	Due depositors	31,871 64
Loans on personal security and overdrafts	64,330 72	Dividends unpaid	12 00
Money on hand	7,703 82	Interest collected	1,622 04
Due from banks and bankers ..	4,745 94	Cash over	8 55
Expenses and taxes	1,104 81		
Other assets	1,192 29		
Total resources	\$119,714 23	Total liabilities	\$119,714 23

The amount of capital stock is \$86,100; amount subscribed is \$86,100; amount paid in coin is \$86,100. The total number of shares of stock issued is 861 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Wightman, 22; J. H. P. Morris, 20; Wm. Hill, 112; P. H. Atkinson, 22; Geo. P. Baxter, 65. Total number of shares held by the Directors is 241 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$36,310 30	\$85,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$2,250 67
The Wm. Hill Company, Petaluma	725 94
Savings Bank of Santa Rosa	1,769 33
Total	\$4,745 94

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Interest accrued to February 17, 1896	\$1,192 29	\$1,192 29

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 13, 1895.)

Resources.		Liabilities.	
Bank premises	\$2,691 76	Capital paid up	\$50,000 00
Invested in stocks, bonds, and warrants	43 63	Due depositors	26,114 51
Loans on real estate	25,270 00	State, county, or city money ..	4,050 50
Loans and discounts	64,355 33	Due banks and bankers	14,087 17
Cash balances	3,630 76	Interest collected	2,799 12
Due from banks and bankers ..	1,341 12	Profit and loss	2,825 22
Furniture, fixtures, etc.	1,189 34		
Expenses, taxes, etc.	1,340 95		
Other assets	13 63		
Total resources	\$99,876 52	Total liabilities	\$99,876 52

BANK OF SELMA.

(Incorporated May, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

M. SIDES, President.

D. S. SNODGRASS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$8,450 00	Capital paid in coin.....	\$50,000 00
Real estate taken for debt	12,623 00	Profit and loss and contin- gent fund.....	1,801 32
Miscellaneous stocks	3,406 00	Due depositors.....	50,522 03
Loans on real estate	26,708 35	State, county, or city money*	3,000 00
Loans on personal security and overdrafts.....	38,207 79		
Collections in transit	1,516 33		
Money on hand.....	3,078 17		
Due from banks and bankers.....	5,554 54		
Furniture and fixtures.....	1,600 00		
Expenses.....	283 35		
Other assets	3,895 82		
Total resources	\$105,323 35	Total liabilities.....	\$105,323 35

* Paid check to County Treasurer August 4, 1896.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. G. S. Arrants, 207; A. Kutner, 135; M. Sides, 100; O. J. Woodward, 100; D. S. Snodgrass, 10. Total number of shares held by the Directors is 552 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	\$12,123 00	\$25,000 00
Kern	500 00	800 00
Totals	\$12,623 00	\$25,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	\$25,058 35	\$52,000 00
Kern	1,650 00	4,000 00
Totals	\$26,708 35	\$56,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
19½ shares Centerville and Kingsburg Irrigation Ditch Co. stock	\$5,033 00	\$1,873 00
3¼ shares Fowler Switch Canal Co. stock.....	975 00	233 00
133¼ shares Masonic Temple stock	2,666 66	1,300 00
Totals	\$8,674 66	\$3,406 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco.....	\$1,937 82
First National Bank, Fresno	2,461 81
First National Bank, New York.....	1,154 91
Total	\$5,554 54

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books. Market Value.	
Secretary's warrants on Treasurer of the Centerville and Kingsburg Irrigation Ditch Co.	\$3,895 82	\$3,895 82

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 18, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$8,450 00	Capital paid up.....	\$50,000 00
Other real estate.....	8,200 00	Due depositors.....	54,657 75
Invested in stocks, bonds, and warrants.....	4,983 31	State, county, or city money.....	3,000 00
Loans and discounts.....	75,889 16	Due banks and bankers.....	78 92
Cash balances.....	4,420 88	Interest collected.....	1,524 04
Due from banks and bankers.....	5,348 96	Rents, exchange, etc.	143 25
Furniture, fixtures, etc.	1,600 00	Profit and loss.....	124 98
Expenses, taxes, etc.	636 63		
Total resources.....	\$109,528 94	Total liabilities.....	\$109,528 94

SONOMA VALLEY BANK—SONOMA.

(Incorporated June 9, 1875.)

Showing its Financial Condition at Close of Business on July 31, 1896.

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$6,755 00	Capital paid in coin.....	\$50,200 00
Real estate taken for debt.....	25,709 82	Reserve fund.....	20,000 00
Loans on real estate.....	54,200 00	Profit and loss and contingent fund.....	16,049 72
Loans on stocks.....	32,900 00	Due depositors.....	96,790 27
Loans on other securities.....	5,000 00	Dividends unpaid.....	30 00
Loans on personal security and overdrafts.....	38,170 40	Interest collected since July 1st.....	329 76
Money on hand.....	8,701 89		
Checks and other cash items.....	21 70		
Due from banks and bankers.....	8,941 98		
Furniture and fixtures.....	1,425 20		
Expenses.....	67 41		
Taxes.....	9 05		
Other assets.....	1,497 30		
Total resources.....	\$183,399 75	Total liabilities.....	\$183,399 75

The amount of capital stock is \$100,000; amount subscribed is \$50,200; amount paid in coin is \$50,200. The total number of shares of stock issued is 502 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Burris, 269; Thos. Hopper, 51; P. H. Thompson, 10; Fred T. Duhring, 1; Jesse Burris, 1. Total number of shares held by the Directors is 332 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$25,709 82	\$20,420 36

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	\$50,076 00	\$80,000 00
Kings	3,500 00	10,000 00
Tulare	294 00	400 00
Plumas	330 00	1,500 00
Totals	\$54,200 00	\$91,900 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
150 shares Santa Rosa Bank stock	\$15,000 00	\$14,100 00	\$20,000 00
200 shares Sonoma Valley Bank stock	20,000 00	12,000 00	22,500 00
6 shares German Savings Bank stock	6,000 00	6,800 00	9,000 00
Totals	\$41,000 00	\$32,900 00	\$51,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Loaned on wine	\$5,000 00	\$11,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$6,979 27
Santa Rosa Bank	1,491 41
J. & W. Seligman & Co., New York	471 30
Total	\$8,941 98

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Interest paid since July 1, 1896	\$1,497 30	\$1,497 30

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 13, 1895.)

Resources.		Liabilities.	
Bank premises	\$6,755 00	Capital paid up	\$50,200 00
Other real estate	25,507 78	Reserve fund	20,000 00
Loans and discounts	120,490 70	Due depositors	88,259 80
Cash balances	8,145 88	State, county, or city money	4,000 00
Due from banks and bankers	14,383 24	Interest collected	99 24
Furniture, fixtures, etc.	1,425 20	Rents, exchange, etc.	1 16
Expenses, taxes, etc.	244 50	Profit and loss	14,392 10
Total resources	\$176,952 30	Total liabilities	\$176,952 30

CITIZENS BANK—SOUTH RIVERSIDE.

(Incorporated November 17, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

R. B. TAYLOR, President.

H. A. WOOD, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$8,347 88	Capital paid in coin.....	\$35,000 00
Real estate taken for debt....	18,273 05	Profit and loss and contin-	
Miscellaneous stocks.....	1,728 04	gent fund.....	2,909 97
Loans on real estate.....	2,691 50	Due depositors.....	39,886 38
Loans on stocks.....	13,540 00		
Loans on other securities.....	2,279 75		
Loans on personal security and			
overdrafts.....	15,346 81		
Money on hand.....	5,991 83		
Checks and other cash items....	608 00		
Due from banks and bankers....	4,885 90		
Furniture and fixtures.....	2,174 75		
Expenses and taxes.....	1,161 52		
Other assets.....	767 32		
Total resources.....	\$77,796 35	Total liabilities.....	\$77,796 35

The amount of capital stock is \$50,000; amount subscribed is \$35,000; amount paid in coin is \$35,000. The total number of shares of stock issued is 350 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. B. Taylor, 180; J. T. Burton, 28; E. W. Freeman, 1; Edward Lester, 10. Total number of shares held by the Directors is 219 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Trego County, Kansas.....	\$750 36
Gove County, Kansas.....	2,080 00
Presidio County, Texas.....	1,485 45
San Luis Obispo.....	5,755 10
Riverside.....	8,202 14
Total.....	\$18,273 05

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside.....	\$2,691 50	\$8,700 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
South Riverside Land and Water Co. stock.....	\$5,500 00	\$1,728 04

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Taylor Trust Co. stock.....	\$31,300 00	\$13,500 00	\$25,040 00
Death Valley Mining Co. stock.....	80,000 00	40 00	
Totals.....	\$111,300 00	\$13,540 00	

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Hay, baled.....	\$350 00	\$1,000 00
Warehouse receipts, barley.....	179 75	300 00
Printing machinery and fixtures.....	800 00	6,000 00
Hogs.....	250 00	500 00
Cattle.....	700 00	1,000 00
Totals.....	\$2,279 75	\$8,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Los Angeles National Bank	\$2,316 10
Chemical National Bank, New York	272 26
Crocker-Woolworth National Bank, San Francisco	664 67
Orange-Growers Bank, Riverside	1,632 87
Total	\$4,885 90

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Mining machinery taken for debt	\$767 32	\$400 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 18, 1895.)

Resources.		Liabilities.	
Bank premises	\$8,347 88	Capital paid up	\$35,000 00
Other real estate	14,731 75	Due depositors	29,777 16
Invested in stocks, bonds, and warrants	2,853 54	Due banks and bankers	666 26
Loans and discounts	33,537 06	Interest collected	2,763 81
Cash balances	3,447 20	Profit and loss	335 81
Due from banks and bankers	1,039 96	Other liabilities	37 17
Furniture, fixtures, etc.	2,174 75		
Expenses, taxes, etc.	1,646 25		
Other assets	801 82		
Total resources	\$68,580 21	Total liabilities	\$68,580 21

FARMERS AND MERCHANTS BANK—STOCKTON.

(Incorporated October 17, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896.

P. B. FRASER, President.

C. H. KEAGLE, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$24,043 16	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	164 00	Reserve fund	60,000 00
Loans on real estate	334,977 99	Profit and loss and contingent fund	58,948 52
Loans on stocks	189,870 41	Due depositors	606,248 37
Loans on other securities (grain, etc.)	6,872 00	Due banks and bankers	36,376 89
Loans on personal security and overdrafts	256,145 39	Dividends unpaid	1,376 10
Money on hand	131,161 40	Interest	2,531 01
Checks and other cash items	10,824 15	Exchange	244 42
Due from banks and bankers	108,425 71	Rental safe deposit	48 00
Furniture and fixtures	2,000 00		
Expenses	1,339 10		
Total resources	\$1,065,823 31	Total liabilities	\$1,065,823 31

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: P. B. Fraser, 357; D. S. Rosenbaum, 353; W. H. Crocker, 100; H. Fish, 30; D. A. Gurnsey, 110; G. C. Hyatt, 25; George B. Sperry, 95; H. B. Bishop, 50; J. C. Thompson, 50. Total number of shares held by the Directors is 1,170 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$21,043 16	\$22,000 00
Merced	3,000 00	3,500 00
Totals	\$24,043 16	\$25,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	\$301,077 99	\$466,625 00
Stanislaus	6,400 00	7,100 00
Yolo	2,500 00	3,500 00
Calaveras	5,000 00	10,000 00
Los Angeles	20,000 00	25,000 00
Totals	\$334,977 99	\$512,225 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Stockton Land, Loan, and Building Association stock	\$26,730 00	\$25,929 05	\$34,677 00
San Joaquin Valley Building and Loan Association stock	6,235 00	3,750 00	7,905 00
Stockton Savings Bank stock	14,700 00	13,078 00	19,600 00
Farmers Union and Milling Co. stock	32,400 00	7,880 00	12,960 00
Merced Security Savings Bank stock	14,800 00	8,150 00	22,200 00
Farmers and Merchants Bank (Stockton) stock	26,100 00	22,159 46	34,400 00
San Joaquin Valley Bank stock	480 00	480 00	640 00
California Navigation and Improvement Co. stock	49,700 00	25,418 90	39,760 00
Stockton Savings and Loan Society stock	4,500 00	3,000 00	4,500 00
Mutual Savings Bank (San Francisco) stock	1,500 00	1,500 00	2,000 00
Citizens Natural Gas Co. stock	3,360 00	975 00	3,360 00
Wagner Leather Co. stock	93,000 00	31,650 00	93,000 00
Yosemite Theater Co. stock	24,000 00	11,100 00	18,000 00
Sperry Flour Co. stock	40,000 00	17,800 00	24,000 00
Oakdale Land and Improvement Co. stock	27,000 00	16,000 00	27,000 00
Stanislaus Milling and Power Co. stock	49,800 00	1,000 00	14,940 00
Totals	\$414,305 00	\$189,870 41	\$358,942 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Beans in warehouse	\$2,672 00	\$2,960 00
Wheat in warehouse	4,200 00	4,525 00
Totals	\$6,872 00	\$7,485 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Crocker-Woolworth National Bank, San Francisco	\$27,360 59
London, Paris, and American Bank (Limited), San Francisco	21,733 80
Nevada Bank of San Francisco	25,386 88
National Bank of the Republic, New York	25,881 85
Union Trust Co., Chicago	5,186 73
Bank of Oakdale	680 80
People's Savings Bank, Sacramento	2,195 06
Total	\$108,425 71

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on April 9, 1896.)

Resources.		Liabilities.	
Real estate.....	\$20,926 90	Capital paid up.....	\$300,000 00
Invested in stocks, bonds, and warrants.....	164 00	Reserve fund.....	55,000 00
Loans and discounts.....	840,350 57	Due depositors.....	585,514 64
Cash balances.....	90,013 56	Due banks and bankers.....	11,931 55
Due from banks and bankers.....	70,890 49	Interest collected.....	739 88
Furniture, fixtures, etc.....	1,750 00	Rents, exchange, etc.....	78 45
Expenses, taxes, etc.....	275 60	Dividends unpaid.....	3,095 10
Other assets (safe deposit).....	250 00	Profit and loss.....	68,246 50
Total resources.....	\$1,024,606 12	Total liabilities.....	\$1,024,606 12

SAN JOAQUIN VALLEY BANK—STOCKTON.

(Incorporated March 14, 1868.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. M. WELSH, President.

C. E. PERKINS, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$73,781 25	Capital paid in coin.....	\$158,580 00
Loans on real estate.....	134,666 00	Reserve fund.....	75,000 00
Loans on stocks.....	23,701 80	Profit and loss and contingent fund.....	30,304 64
Loans on personal security and overdrafts.....	95,535 76	Due depositors.....	143,887 51
Money on hand.....	48,685 83	Dividends unpaid.....	810 60
Checks and other cash items.....	16,151 21		
Due from banks and bankers.....	14,211 50		
Furniture and fixtures.....	1,849 40		
Total resources.....	\$408,582 75	Total liabilities.....	\$408,582 75

The amount of capital stock is \$500,000; amount subscribed is \$264,300; amount paid in coin is \$158,580. The total number of shares of stock issued is 2,643 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: J. M. Welsh, 140; G. B. Claiborne, 92; Jas. A. Crow, 186; Jos. Fyfe, 10; John Jackson, 10; R. C. Sargent, 50; J. J. Stevenson, 50; G. A. Shurtleff, 160; W. C. White, 20. Total number of shares held by the Directors is 718 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
San Joaquin.....	\$73,781 25	\$73,781 25

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	\$107,558 90	\$130,000 00
Stanislaus	27,107 10	40,000 00
Totals	\$134,666 00	\$170,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
244 shares San Joaquin Valley Bank stock.....			
35 shares Stockton Savings Bank stock.....			
50 shares Stockton Savings and Loan Society stock			
10 shares Farmers and Merchants Bank stock			
20 shares Pioneer Hall stock			
10 shares Stockton Land, Loan, and Building Association (1st series) stock	\$28,400 00	\$23,701 80	\$35,370 00
10 shares Stockton Land, Loan, and Building Association (2d series) stock			
20 shares Stockton Land, Loan, and Building Association (3d series) stock			
20 shares Stockton Land, Loan, and Building Association (4th series) stock			
10 shares Stockton Land, Loan, and Building Association (5th series) stock			

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco	\$12,449 42
J. P. Morgan & Co., New York	1,762 08
Total	\$14,211 50

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on April 10, 1896.)

Resources.		Liabilities.	
Real estate	\$73,804 25	Capital paid up	\$158,580 00
Loans and discounts	272,850 25	Reserve fund	75,000 00
Cash balances	43,385 45	Due depositors	154,474 92
Due from banks and bankers	23,018 93	Interest collected	451 39
Furniture, fixtures, etc.	1,849 40	Dividends unpaid	634 20
		Profit and loss	30,767 77
Total resources	\$419,908 28	Total liabilities	\$419,908 28

STOCKTON SAVINGS AND LOAN SOCIETY.

(Incorporated August 12, 1867.)

Showing its Financial Condition at Close of Business on July 31, 1896.

F. M. WEST, President.

W. W. WESTBAY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$387,619 88	Capital paid in coin.....	\$500,000 00
Miscellaneous stocks.....	6,764 45	Reserve fund.....	51,378 99
Loans on real estate.....	1,173,325 81	Due depositors.....	1,512,019 52
Loans on stocks.....	28,117 96	Dividends unpaid.....	800 00
Loans on other securities		Exchange.....	80 60
(grain, etc.).....	7,930 00	Interest.....	3,054 21
Loans on personal security...	261,988 33		
Money on hand.....	45,353 40		
Checks and other cash items...	3,642 27		
Due from banks and bankers...	86,020 63		
Expenses.....	1,274 48		
Taxes.....	5 16		
Other assets.....	123 84		
Harvester insurance case.....	5,615 94		
Suspense account.....	59,551 17		
Total.....	\$2,067,333 32	Total liabilities.....	\$2,067,333 32

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Fred M. West, 28; Chas. Haas, 30; Wm. Inglis, 40; M. L. Hewitt, 143; A. W. Simpson, 50; H. C. Holman, 143; J. D. Peters, 50; H. H. Hewlett, 1,015; Aug. Muentner, 60; Horace Davis, 20; R. E. Wilhoit, 40; Otis Pevim, 40; G. H. Fancher, 67. Total number of shares held by the Directors is 1,726 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$213,520 76	\$387,619 88
Sacramento.....	2,839 24	
Fresno.....	3,147 76	
Merced.....	36,317 77	
Stanislaus.....	38,084 76	
Butte.....	59,045 04	
Tulare.....	1,501 50	
Madera.....	33,163 05	
Totals.....	\$387,619 88	\$387,619 88

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin.....	\$906,114 90	\$1,500,012 00
Butte.....	165,808 88	344,135 00
Calaveras.....	3,790 00	6,580 00
Merced.....	1,978 52	1,978 52
Stanislaus.....	63,232 11	61,957 17
Tulare.....	10,000 00	20,000 00
Yuba.....	22,401 40	40,618 00
Totals.....	\$1,173,325 81	\$1,975,280 69

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
Masonic Hall stock.....	\$1,250 00	\$331 65
Stockton Savings and Loan Society stock.....	5,400 00	6,432 80
Totals	\$6,650 00	\$6,764 45

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Stockton Savings and Loan Society stock.....	\$25,100 00	\$24,954 96	\$30,120 00
Stockton Savings Bank stock.....	900 00	265 00	900 00
California Navigation and Improvement Co. stock.....	200 00	100 00	150 00
Firemen's Fund Insurance Co. stock.....	700 00	670 00	1,050 00
People's Savings Bank (Sacramento) stock.....	3,806 00	1,778 00	2,664 00
Farmers and Merchants Bank (Stockton) stock.....	1,200 00	350 00	1,600 00
Totals	\$31,906 00	\$28,117 96	\$36,484 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Passbook of this bank.....	\$50 00	\$510 60
Warehouse receipts for grain.....	7,880 00	10,312 00
Totals	\$7,930 00	\$10,822 60

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco.....	\$71,548 00
Union National Bank, Chicago.....	7,490 04
National Bank of D. O. Mills & Co., Sacramento.....	1,244 91
Laidlaw & Co., New York.....	5,737 68
Total	\$86,020 63

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on April 13, 1896)

Resources.		Liabilities.	
Real estate.....	\$349,033 06	Capital paid up.....	\$500,000 00
Invested in stocks, bonds, and warrants.....	12,379 65	Reserve fund.....	24,589 59
Loans and discounts.....	1,558,156 80	Due depositors.....	1,546,799 22
Cash balances.....	78,617 32	Interest collected.....	16,689 65
Due from banks and bankers.....	54,778 67	Rents, exchange, etc.....	532 97
Furniture, fixtures, etc.....	4,124 60	Profit and loss.....	40,182 68
Expenses, taxes, etc.....	6,608 40		
Other assets.....	5,594 44		
Suspense account.....	59,551 17		
Total resources	\$2,128,844 11	Total liabilities	\$2,128,844 11

STOCKTON SAVINGS BANK.

(Incorporated July 5, 1882.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. D. PETERS, President.

SIDNEY NEWELL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$59,022 09	Capital paid in coin	\$300,000 00
Loans on real estate	397,580 93	Reserve fund	140,464 55
Loans on stocks, bonds, and warrants	105,688 60	Due depositors	429,763 03
Loans on other securities	2,001 10	Dividends unpaid	1,233 60
Loans on personal security and overdrafts	180,257 95	Interest collected	1,019 02
Money on hand	86,409 21	Exchange	104 55
Checks and other cash items	3,756 21	Certified checks	26 15
Due from banks and bankers	30,556 53		
Furniture and fixtures	2,785 88		
Expenses	969 90		
Collection account	3,582 50		
Total resources	\$872,610 90	Total liabilities	\$872,610 90

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Peters, 20; Dr. A. Clark, 100; E. R. Hedges, 230; W. C. Daggett, 20; I. S. Bostwick, 20; George Hornage, 48; Columbus Hurd, 60; A. W. Hoisholt, 25; George F. Buck, 12; J. H. Hough, 20; John Garwood, 30. Total number of shares held by the Directors is 585 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Joaquin	\$57,772 09
Calaveras	1,600 00
Santa Clara	250 00
Total	\$59,022 09

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Joaquin	\$373,519 43
Calaveras	3,500 00
Tulare	20,561 50
Total	\$397,580 93

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
663 shares Stockton Savings Bank stock	\$39,780 00	\$34,377 71	\$49,725 00
160 shares California Navigation and Improvement Co. stock	16,000 00	13,171 50	16,000 00
200 shares P. A. Buell & Co. stock	10,000 00	5,000 00	10,000 00
440 shares Yosemite Theater Co. stock	44,000 00	23,740 64	36,200 00
2,000 shares Royal Consolidated Mining Co. stock	20,000 00	3,000 00	10,000 00
31 shares San Joaquin Dredger Co. stock	3,100 00	2,287 00	4,650 00
130 shares Gerlach Live Stock Co. stock	130,000 00	10,000 00	100,000 00
4 Bonita School District, Santa Barbara County, bonds	2,600 00	2,611 75	2,700 00
30 shares Stockton Savings and Loan Society stock	3,000 00	2,500 00	3,000 00
Warrants Reclamation Districts, San Joaquin County	9,232 00	9,000 00	9,232 00
Totals	\$277,712 00	\$105,688 60	\$241,507 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgage printing and bookbinding implements	\$2,001 10	\$6,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$17,250 39
German-American Bank, New York	7,989 57
California State Bank, Sacramento	436 15
First National Bank, Chicago	4,880 42
Total	\$30,556 53

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Collection account	\$3,582 50

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on April 11, 1896.)

Resources.		Liabilities.	
Real estate	\$53,780 00	Capital paid up	\$300,000 00
Loans and discounts	778,119 98	Due depositors	416,092 83
Cash balances	74,708 21	State, county, or city money	147,000 00
Due from banks and bankers	135,419 44	Due banks and bankers	41,127 96
Furniture, fixtures, etc.	2,785 88	Interest collected	7,073 29
Expenses, taxes, etc.	3,047 50	Rents, exchange, etc.	358 45
Other assets	28 55	Dividends unpaid	216 00
		Profit and loss	136,021 03
Total resources	\$1,047,889 56	Total liabilities	\$1,047,889 56

BANK OF SUISUN.

(Incorporated February 9, 1876.)

Showing its Financial Condition at Close of Business on July 31, 1896.

R. D. ROBBINS, President.

R. D. ROBBINS, JR., Cashier.

F. WM. GABRIEL, Assistant Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$147,441 65	Capital paid in coin	\$100,000 00
Loans on real estate	237,984 30	Reserve fund	304,553 69
Loans on personal security and overdrafts	80,498 08	Profit and loss and contingent fund	6,846 74
Money on hand	16,429 04	Due depositors	164,078 56
Due from banks and bankers	56,703 49	Dividends unpaid	768 00
Furniture and fixtures	2,500 00	Exchange	48 50
Expenses	521 19	Interest collected	1,208 83
Taxes	91 00		
Other assets (interest accrued)	35,330 57		
Total resources	\$577,504 32	Total liabilities	\$577,504 32

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 501; C. F. D. Hastings, 130; E. P. Hilborn, 24; M. Dinkelspiel, 10; L. B. Abernathie, 5. Total number of shares held by the Directors is 670 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Solano.....	\$147,441 65	\$160,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano.....	\$237,984 30	\$300,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$53,235 34
Bank of Vacaville.....	3,473 15
Total	\$56,708 49

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Interest accrued on July 1, 1896.....	\$35,330 57	\$35,330 57

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 19, 1895.)

Resources.		Liabilities.	
Real estate.....	\$63,962 88	Capital paid up.....	\$100,000 00
Loans and discounts.....	426,413 67	Reserve fund	256,095 82
Cash balances.....	20,384 88	Due depositors	237,991 50
Due from banks and bankers.....	180,261 87	State, county, or city money.....	87,578 43
Furniture, fixtures, etc.....	2,500 00	Interest collected.....	18,533 45
Expenses, taxes, etc.....	7,618 35	Rents, exchange, etc.....	336 45
		Dividends unpaid.....	606 00
Total resources	\$701,141 65	Total liabilities	\$701,141 65

BANK OF LASSEN COUNTY—SUSANVILLE.

(Incorporated October 29, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

FRED HINES, President.

H. W. MEYLERT, Cashier.

Resources.		Liabilities.	
Loans on real estate	\$6,600 00	Capital paid in coin.....	\$10,000 00
Loans on personal security and overdrafts.....	19,059 07	Profit and loss and contingent fund	1,926 28
Money on hand.....	4,360 79	Due depositors.....	30,035 92
Due from banks and bankers.....	9,413 71		
Furniture and fixtures.....	1,500 00		
Expenses	928 63		
Taxes	100 00		
Total resources	\$41,962 20	Total liabilities	\$41,962 20

The amount of capital stock is \$10,000; amount subscribed is \$10,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 100 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Fred Hines, 35; H. Winchill, 8; J. L. McDermott, 5; W. W. Scholl, 6; H. W. Meylert, 20. Total number of shares held by the Directors is 74 shares.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$1,569 50
Bank of D. O. Mills & Co., Sacramento	1,883 11
Washoe County Bank, Reno, Nevada	4,096 49
Bank of Nevada, Reno, Nevada	734 72
First National Bank, Chicago	828 57
Chemical National Bank, New York	301 32
Total	\$9,413 71

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 5, 1896.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$604 05	Capital paid up	\$10,000 00
Loans and discounts	22,189 40	Due depositors	37,066 08
Cash balances	5,647 15	Interest collected	383 85
Due from banks and bankers	17,827 28	Rents, exchange, etc.	1,103 97
Furniture, fixtures, etc.	1,500 00	Profit and loss	26 44
Expenses, taxes, etc.	779 68	Other liabilities	59 52
Other assets	92 30		
Total resources	\$48,639 86	Total liabilities	\$48,639 86

BANK OF TEHACHAPI.

(Incorporated October 11, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

H. HIRSHFELD, President.

ALBERT AUCKER, Secretary.

Resources.		Liabilities.	
Real estate taken for debt	\$2,754 56	Capital paid in coin	\$15,000 00
Loans on real estate	11,909 00	Due depositors	6,363 59
Loans on personal security and overdrafts	15,452 48	Due banks and bankers	8,960 00
Money on hand	517 87	County money	5,000 00
Due from banks and bankers ..	3,021 21	Exchange account	972 87
Furniture and fixtures	3,383 76	Interest collected	8,755 73
Other assets	9,303 06	Box rent account	57 00
Grain on hand	295 44	Insurance and commission ..	787 19
		Certificate of deposit	741 00
Total resources	\$46,637 38	Total liabilities	\$46,637 38

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$15,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Hirshfeld, 200; L. Harris, 195; H. A. Blodget, 200; A. Aucker, 195; H. Harris, 10. Total number of shares held by the Directors is 800 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	\$2,754 56	\$4,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$2,637 98
Farmers and Merchants Bank, Los Angeles	233 82
Kern Valley Bank, Bakersfield	85 79
Wells, Fargo & Co.'s Bank, New York	63 62
Total	\$3,021 21

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 5, 1896.)

Resources.		Liabilities.	
Real estate	\$2,726 21	Capital paid up	\$15,000 00
Loans and discounts	29,140 26	Due depositors	11,942 80
Cash balances	1,330 67	State, county, or city money	5,000 00
Due from banks and bankers	4,471 28	Due banks and bankers	8,000 00
Furniture, fixtures, etc.	3,383 76	Interest collected	8,005 14
Expenses, taxes, etc.	8,267 31	Rents, exchange, etc.	1,636 48
Other assets	321 93	Other liabilities	57 00
Total resources	\$49,641 42	Total liabilities	\$49,641 42

BANK OF TEMPLETON.

(Incorporated April 9, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

A. F. HORSTMAN, President.

A. P. SEEMAN, Cashier.

Resources.		Liabilities.	
Bank premises	\$4,300 00	Capital paid in coin	\$25,000 00
Real estate taken for debt	7,480 00	Reserve fund	200 00
Loans on real estate	2,900 00	Profit and loss and contin-	
Loans on personal security and		gent fund	666 20
overdrafts	27,222 90	Due depositors	21,377 90
Money on hand	951 10	Due banks and bankers	2,500 00
Due from banks and bankers ..	4,410 47		
Furniture and fixtures	1,636 00		
Expenses and taxes	843 63		
Total resources	\$49,744 10	Total liabilities	\$49,744 10

The amount of capital stock is \$25,000; amount subscribed is \$25,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 250 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Wessel, 54; A. F. Horstman, 52 $\frac{3}{4}$; A. P. Seeman, 77 $\frac{3}{4}$; J. H. Glass, 10; John Quarnstrom, 2 $\frac{3}{4}$. Total number of shares held by the Directors is 197 $\frac{1}{4}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

Name of County.	Cost on Books.	Market Value.
San Luis Obispo.....	\$7,480 00	\$7,480 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo.....	\$2,900 00	\$3,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$1,470 65
Commercial Bank, San Luis Obispo.....	2,802 00
Citizens Bank, Paso Robles	137 82
Total.....	\$4,410 47

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 16, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$4,300 00	Capital paid up	\$25,000 00
Other real estate.....	7,480 00	Reserve fund	200 00
Loans and discounts.....	30,531 52	Due depositors.....	13,937 71
Cash balances.....	1,086 30	Due banks and bankers.....	10,000 00
Due from banks and bankers.....	3,949 63	Profit and loss.....	467 35
Furniture, fixtures, etc.....	1,636 00		
Expenses, taxes, etc.....	621 61		
Total resources.....	\$49,605 06	Total liabilities.....	\$49,605 06

BANK OF TOMALES.

(Incorporated June 25, 1875.)

Showing its Financial Condition at Close of Business on July 31, 1896.

WARREN DUTTON, President.

THOMAS J. ABLES, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$3,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	5,452 00	Reserve fund	100,000 00
Loans on real estate.....	186,715 25	Profit and loss and contin-	
Loans on stocks.....	7,487 95	gent fund	24,012 85
Loans on personal security		Due depositors.....	118,800 56
and overdrafts.....	132,149 03		
Money on hand.....	2,675 75		
Checks and other cash items.....	2,003 56		
Due from banks and bankers.....	1,863 57		
Furniture and fixtures.....	1,000 00		
Expenses.....	466 30		
Total resources.....	\$342,813 41	Total liabilities.....	\$342,813 41

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Warren Dutton, 104; A. P. Gaver, 96; G. W. Burbank, 93; H. E. Lawrence, 68; Thomas J. Ables, 44. Total number of shares held by the Directors is 405 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Marin	\$5,452 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Marin	\$118,962 60	\$182,000 00
Sonoma	63,152 65	91,000 00
Solano	4,600 00	10,000 00
Totals	\$186,715 25	\$283,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
73 shares Bank of Tomales stock	\$7,300 00	\$3,737 95	\$17,520 00
125 shares J. F. Cunningham Co. stock	12,500 00	3,750 00	10,000 00
Totals	\$19,800 00	\$7,487 95	\$27,520 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$1,290 34
Dairymen's Bank, Valley Ford	172 89
The Wm. Hill Co., Petaluma	400 34
Total	\$1,863 57

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 19, 1895.)

Resources.		Liabilities.	
Bank premises	\$9,452 00	Capital paid up	\$100,000 00
Loans and discounts	306,988 02	Reserve fund	100,000 00
Cash balances	6,189 54	Due depositors	86,039 91
Due from banks and bankers	10,006 01	Due banks and bankers	24,000 00
Expenses, taxes, etc.	761 24	Interest collected	23,356 90
Total resources	\$333,396 81	Total liabilities	\$333,396 81

BANK OF TULARE.

(Incorporated July 27, 1885.)

Showing its Financial Condition at Close of Business on July 31, 1896.

E. LATHROP, President.

JOHN A. GOBLE, Cashier.

Resources.		Liabilities.	
Bank premises	\$19,350 99	Capital paid in coin	\$50,000 00
Real estate taken for debt	22,654 27	Reserve fund	25,000 00
Loans on real estate	36,690 19	Profit and loss and contin-	
Loans on stocks and bonds	27,196 91	gent fund	1,371 84
Loans on other securities	18,578 34	Due depositors	104,840 71
Loans on personal security and		Due banks and bankers	1,060 38
overdrafts	52,562 42	Interest, exchange, and rents ..	1,574 30
Money on hand	11,077 84	Bills payable	13,000 00
Due from banks and bankers ..	5,252 44		
Furniture and fixtures	3,267 41		
Expenses	212 95		
Taxes	3 47		
Total resources	\$196,847 23	Total liabilities	\$196,847 23

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Lathrop, 162; J. Goldman, 195; S. Richardson, 10; W. L. Blythe, 10; J. A. Goble, 10. Total number of shares held by the Directors is 387 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Tulare	\$22,654 27

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Tulare	\$36,690 19

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Tulare Building and Loan Association stock	\$959 00	\$1,650 00
Tulare Irrigation District bonds and other security	20,950 15	-----
Tulare Gas Co. stock	600 00	-----
Bank stock	224 76	1,500 00
Farmers Ditch Co. stock and other security	3,695 00	3,660 00
Elk Bayou Ditch Co. stock	500 00	-----
Tule River Irrigation District bonds and other security	268 00	-----
Totals	\$27,196 91	-----

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
On notes	\$11,644 10
Chattel mortgages	4,885 92
Assigned land contract	1,048 32
Life insurance policy	900 00
Order	100 00
Total	\$18,578 34

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of the Republic, New York	\$1,560 55
Bank of Visalia	1,238 56
First National Bank, Stockton	2,221 28
Cash collections	232 05
Total	\$5,252 44

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 9, 1896.)

Resources.		Liabilities.	
Bank premises	\$19,350 99	Capital paid up	\$50,000 00
Other real estate	21,562 68	Reserve fund	23,139 55
Invested in stocks, bonds, and warrants	533 15	Due depositors	129,625 96
Loans on real estate	36,304 88	Due banks and bankers	2,424 98
Loans and discounts	87,301 15	Interest collected	3,322 69
Cash balances	17,656 11	Exchange, etc.	35 85
Due from banks and bankers ..	21,907 48	Rent	39 00
Furniture, fixtures, etc.	3,017 46		
Expenses, taxes, etc.	824 85		
Other assets	129 28		
Total resources	\$208,588 03	Total liabilities	\$208,588 03

TULARE COUNTY BANK—TULARE.

(Incorporated July 10, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

W. L. SMITH, President.

H. K. AYER, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks	\$24,393 00	Capital paid in coin	\$46,480 00
County warrants	7 80	Reserve fund	1,000 00
Loans on stocks, bonds, and warrants	22,029 04	Profit and loss and contin- gent fund	10,832 34
Loans on other securities	2,021 67	Due depositors	53,497 59
Loans on personal security and overdrafts	54,792 27	Due banks and bankers	7,090 27
Money on hand	4,954 50	Exchange	5 27
Cash collection	537 89	Interest	67 16
Furniture and fixtures	3,192 41		
Expenses	238 51		
Coyote scalp claims	4,270 00		
Irrigation District warrants ..	2,535 54		
Total resources	\$118,972 63	Total liabilities	\$118,972 63

The amount of capital stock is \$200,000; amount subscribed is \$116,200; amount paid in coin is \$46,480. The total number of shares of stock issued is 1,162 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: W. L. Smith, 176; W. C. Ambrose, 24; Uriah Wood, 190; E. W. Root, 100; C. F. Taggart, 24; F. W. Burnett, 24; W. P. Ratliff, 100. Total number of shares held by the Directors is 638 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
1,250 shares Tulare City Water Co. stock.....	\$25,000 00	\$18,000 00	\$20,000 00
Irrigation bonds	7,500 00	6,375 00	6,375 00
9 shares Tulare Fruit-Packing Co. stock.....	900 00	18 00	18 00
Irrigation warrants	2,535 54	2,535 54	2,535 54
Totals	\$35,935 54	\$26,928 54	\$28,928 54

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Irrigation bonds	\$14,600 00	\$11,068 00	\$12,400 00
Bank stock	7,000 00	3,760 00	8,750 00
Irrigation warrants	6,901 04	6,901 04	6,901 04
395 shares Tulare Fruit-Packing Co. stock.....	39,500 00	300 00	790 00
Totals	\$68,001 04	\$22,029 04	\$28,841 04

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Alfalfa seed	\$752 17	\$900 00
Chattel mortgage	1,217 50	5,000 00
Totals	\$1,969 67	\$5,900 00

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 10, 1896.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$26,928 54	Capital paid up.....	\$46,480 00
Loans and discounts.....	83,110 61	Reserve fund	1,000 00
Cash balances	11,162 65	Due depositors.....	53,182 53
Due from banks and bankers.....	8,095 29	State, county, or city money.....	2,000 00
Furniture, fixtures, etc.....	3,192 41	Due banks and bankers.....	22,500 00
Expenses, taxes, etc.....	702 13	Interest collected.....	736 88
Other assets (coyote certificates).....	4,270 00	Rents, exchange, etc.....	13 05
Total resources	\$137,461 63	Profit and loss.....	11,549 17
		Total liabilities.....	\$137,461 63

BANK OF TUSTIN.

(Incorporated October 10, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

A. GUY SMITH, President.

E. D. BUSS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$25,000 00
Real estate taken for debt.....	12,507 50	Profit and loss and contingent fund.....	4,306 87
Miscellaneous bonds and stocks.....	8,059 00	Due depositors.....	45,650 08
Loans on real estate.....	7,730 00	Due banks and bankers.....	227 48
Loans on stocks.....	1,746 00		
Loans on other securities.....	885 00		
Loans on personal security and overdrafts.....	15,923 12		
Money on hand.....	4,508 06		
Checks and other cash items.....	193 43		
Due from banks and bankers.....	8,423 16		
Furniture and fixtures.....	2,000 00		
Expenses.....	209 16		
Total resources.....	\$75,184 43	Total liabilities.....	\$75,184 43

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Guy Smith, 40; W. S. Bartlett, 30; C. W. Wilcox, 30; S. W. Preble, 15; N. Palmer, 50; H. B. Lewis, 10; E. D. Buss, 100. Total number of shares held by the Directors is 275 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books. Market Value.	
Orange	\$12,507 50	\$13,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Orange	\$7,730 00	\$29,300 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Bank of Tustin stock.....	\$1,900 00	\$1,900 00	\$1,900 00
Arizona Sandstone Co. stock.....	2,500 00	610 00	625 00
School bonds.....	5,450 00	5,549 00	5,600 00
Totals.....	\$9,850 00	\$8,059 00	\$8,125 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Bank of Tustin stock.....	\$2,875 00	\$1,476 00	\$2,875 00
Arizona Sandstone Co. stock.....	3,000 00	270 00	750 00
Totals.....	\$5,875 00	\$1,746 00	\$3,625 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Crop mortgages	\$885 00	\$1,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco.....	\$5,295 12
First National Bank, Los Angeles.....	267 80
Citizens Bank, Los Angeles.....	615 23
Commercial Bank, Santa Ana.....	1,938 84
First National Bank, Santa Ana.....	306 17
Total	<u>\$8,423 16</u>

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on October 29, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid up.....	\$25,000 00
Invested in stocks, bonds, and warrants.....	6,230 00	Due depositors.....	48,359 98
Loans and discounts.....	35,905 90	Interest collected.....	873 98
Cash balances.....	5,223 85	Rents, exchange, etc.....	46 00
Due from banks and bankers.....	15,494 26	Profit and loss.....	4,561 95
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	533 29		
Other assets.....	454 61		
Total resources.....	<u>\$78,841 91</u>	Total liabilities.....	<u>\$78,841 91</u>

BANK OF UKIAH.

(Incorporated January 10, 1874.)

Showing its Financial Condition at Close of Business on July 31, 1896.

R. MCGARVEY, President.

SAM WHEELER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$15,538 10	Capital paid in coin.....	\$250,000 00
Real estate taken for debt.....	104,570 59	Profit and loss and contingent fund.....	26,184 87
Loans on real estate.....	163,590 30	Due depositors.....	103,263 91
Loans on personal security and overdrafts.....	33,111 39	Due banks and bankers.....	1,223 68
Money on hand.....	21,628 30	Dividends unpaid.....	80 00
Due from banks and bankers.....	35,789 46	Exchange.....	73 30
Expenses.....	109 45	Interest.....	3,478 82
Taxes.....	49 22		
Other assets.....	9,917 77		
Total resources.....	<u>\$384,304 58</u>	Total liabilities.....	<u>\$384,304 58</u>

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. McGarvey, 100; John P. Hoffman, 66; J. A. Cooper, 55; M. Baechtel, 42; John E. Chalfant, 100. Total number of shares held by the Directors is 363 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$93,518 59	\$93,518 59
Lake	3,500 00	3,500 00
Trinity	3,520 00	3,520 00
Sonoma	4,000 00	4,000 00
Totals	\$104,538 59	\$104,538 59

We have placed the market value of our real estate at the price that it stands us on our books; yet it is impossible to say what it could be sold for, as there is no market for real estate at the present time.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino	\$151,454 30	\$200,000 00
Humboldt	11,636 00	17,000 00
Lake	500 00	750 00
Totals	\$163,590 30	\$217,750 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco	\$32,798 20
Santa Rosa Bank	2,944 46
Bank of Mendocino	46 80
Total	\$35,789 46

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Stock, cattle, sheep, etc.	\$3,078 27	\$8,750 00
Judgments	5,666 10	5,666 10
Time collections	923 83	923 83
Eden Valley Ranch	249 57	249 57
Totals	\$9,917 77	\$15,589 50

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on November 12, 1895.)

Resources.		Liabilities.	
Bank premises	\$15,538 10	Capital paid up	\$250,000 00
Other real estate	154,295 66	Due depositors	73,299 86
Invested in stocks, bonds, and warrants	401 07	State, county, or city money	8,084 73
Loans and discounts	137,430 77	Due banks and bankers	1,008 24
Cash balances	7,822 89	Interest collected	2,579 39
Due from banks and bankers	32,782 16	Rents, exchange, etc.	1,680 57
Expenses, taxes, etc.	1,166 60	Dividends unpaid	72 00
Other assets	24,130 71	Profit and loss	36,833 83
		Other liabilities	9 34
Total resources	\$373,567 96	Total liabilities	\$373,567 96

BANK OF VACAVILLE.

(Incorporated April 13, 1883.)

Showing its Financial Condition at Close of Business on July 31, 1896.

R. D. ROBBINS, President.

EDW. FISHER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,353 10	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	7,880 88	Reserve fund.....	6,938 51
Loans on real estate.....	115,273 52	Profit and loss and contin- gent fund.....	439 42
Loans on personal security and overdrafts.....	56,978 54	Due depositors.....	86,648 00
Money on hand.....	5,197 00	Due Bank of Suisun.....	2,793 85
Due from banks and bankers.....	4,890 69	Dividends unpaid.....	355 00
Furniture and fixtures.....	1,100 00	Interest collected.....	282 41
Expenses.....	1,892 26	Exchange.....	108 80
Total resources.....	\$197,565 99	Total liabilities.....	\$197,565 99

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 535; W. B. Parker, 294; D. Dutton, 30; E. R. Thurber, 15; W. B. Davis, 10. Total number of shares held by the Directors is 884 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Solano.....	\$7,880 88	\$7,880 88

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano.....	\$115,273 52	\$225,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$2,537 48
California State Bank, Sacramento.....	2,353 21
Total.....	\$4,890 69

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 20, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$4,353 10	Capital paid up.....	\$100,000 00
Other real estate.....	7,880 88	Reserve fund.....	18,000 00
Loans and discounts.....	175,143 78	Due depositors.....	83,397 36
Cash balances.....	8,217 59	State, county, or city money.....	6,608 51
Due from banks and bankers.....	17,466 63	Due banks and bankers.....	4,821 24
Furniture, fixtures, etc.....	1,100 00	Interest collected.....	221 55
Expenses, taxes, etc.....	18 50	Rents, exchange, etc.....	17 40
		Dividends unpaid.....	75 00
		Profit and loss.....	1,039 42
Total resources.....	\$214,180 48	Total liabilities.....	\$214,180 48

VALLEJO COMMERCIAL BANK.

(Incorporated May 17, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

G. W. WILSON, President.

JOS. R. ENGLISH, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$54,697 99	Capital paid in coin	\$95,000 00
Miscellaneous bonds	33,400 00	Reserve fund	5,000 00
Loans on real estate	153,002 92	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund	8,565 57
warrants	16,171 50	Due depositors	263,040 11
Loans on other securities	225 00	Dividends unpaid	55 00
Loans on personal security and		Interest	7,572 80
overdrafts	29,188 20	Rents	762 75
Money on hand	28,306 60	Exchange	529 00
Checks and other cash items ..	1,610 68		
Due from banks and bankers ..	58,140 66		
Furniture and fixtures	1,500 00		
Expenses	3,577 28		
Taxes	16 55		
Other assets	687 85		
Total resources	\$380,525 23	Total liabilities	\$380,525 23

The amount of capital stock is \$100,000; the amount subscribed is \$95,000; amount paid in coin is \$95,000. The total number of shares of stock issued is 1,900 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Hilborn, 181; A. T. Robinson, 55; J. R. English, 33; A. Wilzinski, 23; F. W. Hall, 9; G. W. Wilson, 4; R. J. R. Aden, 1. Total number of shares held by the Directors is 306 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Napa	\$41,939 86	\$41,939 86
Solano	12,758 13	12,758 13
Totals	\$54,697 99	54,697 99

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano	\$103,303 22	\$190,000 00
San Francisco	12,749 70	50,000 00
Fresno	12,950 00	12,950 00
Tulare	10,000 00	10,000 00
Napa	2,000 00	5,000 00
Totals	\$153,002 92	\$267,950 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
66 Vallejo 5% bonds (at \$400 each)	\$26,400 00	\$26,400 00	\$28,000 00
70 Congregation Sherith Israel 5% bonds (at \$100 each)	7,000 00	7,000 00	7,500 00
Totals	\$33,400 00	\$33,400 00	\$35,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
200 shares Selby Smelting and Lead Co. stock..	\$20,000 00	\$10,000 00	\$25,000 00
10 shares Port Blakely Mill Co. stock	10,000 00	5,000 00	6,000 00
City of Vallejo Waterworks bond (No. 463).....	500 00	300 00	500 00
10 shares American Investment Union stock....	400 00	150 00	400 00
11 shares California Guarantee Investment Union stock	1,100 00	650 00	1,100 00
School certificate	90 00	71 50	90 00
Totals	\$32,090 00	\$16,171 50	\$33,090 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Our own bank book (savings) assigned	\$150 00	\$450 00
Jewelry (diamonds)	75 00	225 00
Totals	\$225 00	\$675 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco	\$52,640 30
Wells, Fargo & Co.'s Bank, New York	1,405 92
Hibernia Savings and Loan Society, San Francisco	4,094 44
Total	\$58,140 66

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Sundry contingent taxes, insurance, interest, and assessments advanced ..	\$687 85

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on August 22, 1895.)

Resources.		Liabilities.	
Real estate	\$12,943 13	Capital paid up	\$95,000 00
Invested in stocks, bonds, and warrants	9,412 00	Reserve fund	5,000 00
Loans and discounts	225,944 80	Due depositors	268,888 84
Cash balances	26,552 28	Interest collected	7,586 66
Due from banks and bankers..	107,914 24	Rents, exchange, etc.	1,810 25
Furniture, fixtures, etc.	1,500 00	Dividends unpaid	45 00
Expenses, taxes, etc.	3,525 15	Profit and loss	9,254 77
Other assets	69 20	Other liabilities	275 28
Total resources	\$387,860 80	Total liabilities	\$387,860 80

DAIRYMEN'S BANK—VALLEY FORD.

(Incorporated March 15, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

PATRICK CARROLL, President.

H. M. LeBARON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$3,843 17	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	45,403 42	Reserve fund.....	2,003 02
Loans on other securities.....	7,015 60	Profit and loss and contin-	
Loans on personal security		gent fund.....	4,097 22
and overdrafts.....	30,985 78	Due depositors.....	43,598 37
Money on hand.....	1,244 96	Due banks and bankers.....	172 74
Due from banks and bankers..	10,807 41		
Expenses.....	571 01		
Total resources.....	\$99,871 35	Total liabilities.....	\$99,871 35

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: H. M. LeBaron, 268; Patrick Carroll, 112; J. D. Williams, 50; S. Lobenstein, 27; A. P. Gaver, 15. Total number of shares held by the Directors is 472 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Sonoma.....	\$33,676 79
Marin.....	11,726 63
Whitman (State of Washington).....	2,000 00
Total.....	\$47,403 42

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Chattel mortgages.....	\$7,015 60
Loans on personal security and overdrafts.....	30,985 78
Total.....	\$38,001 38

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited), San Francisco.....	\$9,926 30
Exchange Bank, Santa Rosa.....	881 11
Total.....	\$10,807 41

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on September 18, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$3,843 17	Capital paid up.....	\$50,000 00
Loans and discounts.....	57,735 82	Due depositors.....	24,147 10
Cash balances.....	3,272 32	Interest collected.....	2,156 07
Due from banks and bankers..	12,226 07	Profit and loss.....	2,257 03
Expenses, taxes, etc.....	1,482 82		
Total resources.....	\$78,560 20	Total liabilities.....	\$78,560 20

BANK OF VENTURA.

(Incorporated September 19, 1874.)

Showing its Financial Condition at Close of Business on July 31, 1896.

E. P. FOSTER, President.

J. A. WALKER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$27,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	3,076 07	Reserve fund	100,000 00
County warrants.....	109 00	Profit and loss and contin-	
Loans on real estate	55,975 84	gent fund.....	29,475 71
Loans on personal security		Due depositors.....	151,952 70
and overdrafts.....	276,786 77	Due banks and bankers.....	11,116 49
Money on hand.....	19,298 76		
Due from banks and bankers..	9,298 46		
Furniture and fixtures	1,000 00		
Total resources	\$392,544 90	Total liabilities	\$392,544 90

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: E. P. Foster, 616; A. Bernheim, 570; J. A. Walker, 220; J. H. Chaffee, 40; J. K. Gries, 100; C. Williams, 30; C. G. Bartlett, 50. Total number of shares held by the Directors is 1,626 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Ventura	\$3,076 07	\$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura	\$55,975 84	\$100,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants	\$109 00	\$109 00	\$109 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Nevada Bank of San Francisco.....	\$1,641 09
Farmers and Merchants Bank, Los Angeles.....	4,342 93
Bank of Hueneme.....	1,322 73
J. P. Morgan & Co., New York.....	1,476 99
First National Bank, Chicago	389 16
First National Bank, Santa Barbara	125 56
Total	\$9,298 46

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on May 28, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$27,000 00	Capital paid up.....	\$100,000 00
Other real estate.....	3,076 07	Reserve fund.....	125,961 74
Invested in stocks, bonds, and warrants.....	1,177 75	Due depositors.....	159,542 59
Loans and discounts.....	318,248 69	State, county, or city money.....	13,258 15
Cash balances.....	25,004 56	Due banks and bankers.....	6,525 54
Due from banks and bankers.....	31,889 73	Interest collected.....	2,052 18
Furniture, fixtures, etc.....	1,000 00	Rents, exchange, etc.....	111 86
Expenses, taxes, etc.....	55 26		
Total resources.....	\$407,452 06	Total liabilities.....	\$407,452 06

PRODUCERS BANK—VISALIA.

(Incorporated May 29, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

W. F. THOMAS, President.

S. MITCHELL, Cashier.

Resources.		Liabilities.	
County warrants.....	\$210 71	Capital paid in coin.....	\$44,670 00
Loans on real estate.....	11,539 91	Reserve fund.....	7,500 00
Loans on stocks and bonds.....	9,900 00	Profit and loss and contingent fund.....	1,453 44
Loans on personal security and overdrafts.....	70,054 11	Due depositors.....	65,010 19
Money on hand.....	5,531 05	Due banks and bankers.....	4,293 86
Checks and other cash items.....	4,171 68		
Due from banks and bankers.....	17,563 08		
Furniture and fixtures.....	3,450 00		
Expenses.....	506 95		
Total resources.....	\$122,927 49	Total liabilities.....	\$122,927 49

The amount of capital stock is \$250,000; amount subscribed is \$200,000; amount paid in coin is \$44,670. The total number of shares of stock issued is 1,489 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: Jasper Harrell, 105; W. F. Thomas, 50; S. Mitchell, 55; A. Levis, 50; N. O. Bradley, 25; John Cutler, 10; E. O. Miller, 20. Total number of shares held by the Directors is 315 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Tulare.....	\$10,739 91	\$23,000 00
Kern.....	800 00	1,000 00
Totals.....	\$11,539 91	\$24,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Tule River Irrigation District bonds.....	\$10,000 00	\$5,000 00	\$7,000 00
Visalia Fruit and Land Co. stock.....	14,000 00	3,400 00	9,400 00
Kaweah Lemon Co. stock.....	14,400 00	1,500 00	4,000 00
Totals.....	\$38,400 00	\$9,900 00	\$20,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Anglo-Californian Bank (Limited) San Francisco	\$7,627 07
Western National Bank, New York	1,467 11
Commercial National Bank, Chicago	1,017 17
Farmers and Merchants Bank, Hanford	1,753 40
Tulare County Bank	2,198 32
Farmers and Merchants Bank, Los Angeles	1,128 18
Farmers and Merchants Bank, Stockton	349 02
California State Bank, Sacramento	426 89
First National Bank, Fresno	1,595 92
Total	\$17,563 08

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 12, 1896.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$873 62	Capital paid up	\$44,670 00
Loans and discounts	90,613 20	Reserve fund	7,500 00
Cash balances	19,535 72	Due depositors	52,458 19
Due from banks and bankers	21,296 59	State, county, or city money	28,000 00
Furniture, fixtures, etc.	3,450 00	Due banks and bankers	3,074 06
Expenses, taxes, etc.	1,141 46	Interest collected	1,008 75
Other assets	7 92	Rents, exchange, etc.	95 94
		Profit and loss	111 57
Total resources	\$136,918 51	Total liabilities	\$136,918 51

BANK OF VISALIA.

(Incorporated August 31, 1874.)

Showing its Financial Condition at Close of Business on July 31, 1896.

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.		Liabilities.	
Bank premises	\$13,125 35	Capital paid in coin	\$200,000 00
Real estate taken for debt	172,860 66	Reserve fund	100,000 00
United States bonds	5,465 62	Profit and loss and contingent fund	128,042 47
Miscellaneous* bonds and stocks	12,060 72	Due depositors	152,220 14
County warrants	612 38	Due banks and bankers	38,244 07
Loans on real estate	165,006 46	State, county, or city money	14,000 00
Loans on personal security and overdrafts	226,727 20		
Money on hand	20,726 80		
Checks and other cash items	28 33		
Due from banks and bankers	7,995 69		
Furniture and fixtures	2,150 00		
Expenses	1,590 89		
Collections	4,156 58		
Total resources	\$632,506 68	Total liabilities	\$632,506 68

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 861; S. C. Brown, 70; J. D. Hyde, 22; W. J. Owen, 95; C. J. Giddings, 40. Total number of shares held by the Directors is 1,088 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	\$146,571 86	\$160,000 00
Fresno	17,674 52	12,000 00
Kings	8,156 59	10,000 00
Kern	281 77	300 00
Santa Cruz	175 92	50 00
Totals	\$172,860 66	\$182,350 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	\$147,256 46	\$200,000 00
Kings	16,950 00	20,000 00
Kern	800 00	1,000 00
Totals	\$165,006 46	\$221,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds	\$5,000 00	\$5,465 62	\$6,000 00
19 Alta Irrigation District bonds (\$500 each)	9,500 00	8,075 00	-----
4 Tule River Irrigation District bonds (\$100 each)	400 00	360 00	-----
5 shares Producers Bank stock	500 00	150 00	150 00
13/4 shares Consolidated People's Ditch Co. stock}	-----	2,321 22	-----
1/2 share Extension Ditch Co. stock	-----	-----	-----
28 3/4 shares Pleasant Valley Ditch Co. stock	-----	954 50	-----
6 shares Modoc Ditch Co. stock	-----	200 00	-----
County warrants	-----	612 38	-----
Totals	-----	\$18,138 72	-----

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of Commerce, New York (United States bonds)	\$5,465 62
Open accounts—	-----
National Bank of Commerce, New York	\$2,781 57
First National Bank, Chicago	2,593 96
First National Bank, Fresno	639 13
First National Bank, Los Angeles	1,008 80
Bank of Lemoore	972 23
Total	\$7,995 69

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on March 11, 1896.)

Resources.		Liabilities.	
Bank premises	\$13,125 35	Capital paid up	\$200,000 00
Other real estate	166,817 24	Reserve fund	100,000 00
Invested in stocks, bonds, and warrants	18,166 99	Due depositors	141,527 66
Loans and discounts	382,348 75	State, county, or city money	20,000 00
Cash balances	21,403 08	Due banks and bankers	31,541 14
Due from banks and bankers	10,238 18	Interest collected	7,214 50
Furniture, fixtures, etc.	2,150 00	Rents, exchange, etc.	739 29
Expenses, taxes, etc.	1,935 41	Profit and loss	116,803 44
Other assets	1,741 03		
Total resources	\$617,926 03	Total liabilities	\$617,926 03

BANK OF WATSONVILLE.

(Incorporated May 11, 1874.)

Showing its Financial Condition at Close of Business on July 31, 1896.

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.		Liabilities.	
Bank premises	\$12,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	132,635 00	Reserve fund	25,000 00
Loans on personal security and overdrafts	66,313 17	Profit and loss and contin- gent fund	6,095 94
Money on hand	22,642 34	Due depositors	95,070 51
Due from banks and bankers ..	30,206 63	Due banks and bankers	37,047 84
Expenses	300 80	Interest collected	883 65
Total resources	\$264,097 94	Total liabilities	\$264,097 94

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 90; H. S. Fletcher, 43; W. G. Hudson, 17½; F. A. Kilburn, 1; L. Sanborn, 180; Thomas Snodgrass, 100; Owen Tuttle, 83; W. C. Waters, 10. Total number of shares held by the Directors is 524 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	\$91,935 00	\$200,000 00
Monterey	38,200 00	80,000 00
San Benito	2,500 00	9,000 00
Totals	\$132,635 00	\$289,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Santa Cruz County, Santa Cruz	\$1,563 26
Bank of San José	1,205 97
First National Bank, San Francisco	16,768 26
Kountze Brothers, New York	8,484 95
Pajaro Valley Bank, Watsonville	2,184 19
Total	\$30,206 63

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 15, 1896.)

Resources.		Liabilities.	
Bank premises	\$12,000 00	Capital paid up	\$100,000 00
Loans and discounts	182,755 89	Reserve fund	25,000 00
Cash balances	20,267 92	Due depositors	82,952 71
Due from banks and bankers ..	46,053 53	Due banks and bankers	43,146 48
Expenses, taxes, etc.	1,678 25	Interest collected	2,570 25
		Rents, exchange, etc.	86 25
		Profit and loss	8,999 90
Total resources	\$262,755 59	Total liabilities	\$262,755 59

PAJARO VALLEY BANK—WATSONVILLE.

(Incorporated May 24, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896.

JOHN T. PORTER, President.

J. J. MOREY, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$20,958 07	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	9,952 61	Reserve fund.....	25,000 00
County warrants.....	482 94	Profit and loss and contingent fund.....	7,550 46
Loans on real estate.....	20,498 80	Due depositors.....	99,208 48
Loans on stocks and bonds.....	5,800 00	Due banks and bankers.....	2,674 18
Loans on personal security and overdrafts.....	119,538 11	Due Pajaro Valley Savings and Loan Society.....	29,323 51
Money on hand.....	24,384 23	Dividends unpaid.....	415 00
Checks and other cash items.....	399 75	Interest.....	584 92
Due from banks and bankers.....	12,307 29	Rents.....	4 50
Expenses.....	439 25		
Total resources.....	\$214,761 05	Total liabilities.....	\$214,761 05

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Porter, 507½; P. McAllister, 55; A. B. Chalmers, 125; W. R. Porter, 175; F. E. Mauk, 85; Peter Cox, 50; N. A. Uren, 50; Tim Sheehy, 25; M. Gagnon, 25. Total number of shares held by the Directors is 1,097½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey (1,310 acres).....	\$8,368 03	\$9,000 00
Lot and building in Castroville.....	880 00	900 00
Santa Cruz (20 acres).....	704 58	1,000 00
Totals.....	\$9,952 61	\$10,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey.....	\$11,438 80	\$20,000 00
Santa Cruz.....	8,060 00	15,000 00
San Benito.....	1,000 00	2,000 00
Totals.....	\$20,498 80	\$37,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants and school orders.....	\$482 94	\$482 94	\$482 94

AMOUNT LOANED ON STOCK AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
80 shares Wahrlich-Cornett Co. (Salinas) stock.....	\$8,000 00	\$3,400 00	\$6,000 00
11 Sunset Irrigation District bonds*.....	5,500 00	2,400 00	2,500 00
Totals.....	\$13,500 00	\$5,800 00	\$8,500 00

*These bonds are of uncertain value, depending upon a decision of the United States Supreme Court.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of Santa Cruz County, Santa Cruz.....	\$649 42
City Bank, Santa Cruz.....	1,020 39
First National Bank, San José.....	503 54
Fourth National Bank, New York.....	2,264 63
London, Paris, and American Bank (Limited), San Francisco.....	5,295 02
Salinas City Bank.....	22 57
Union National Bank, Chicago.....	2,551 67
Total.....	\$12,307 29

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on June 16, 1896.)

Resources.		Liabilities.	
Bank premises.....	\$20,958 07	Capital paid up.....	\$50,000 00
Other real estate.....	9,426 03	Reserve fund.....	25,000 00
Invested in stocks, bonds, and warrants.....	483 14	Due depositors.....	115,500 94
Loans and discounts.....	144,580 56	Due banks and bankers.....	10,095 99
Cash balances.....	22,853 68	Interest collected.....	3,522 53
Due from banks and bankers.....	10,445 33	Rents, exchange, etc.....	120 00
Expenses.....	1,661 10	Profit and loss.....	6,721 94
Other assets (taxes).....	622 49	Other liabilities.....	69 00
Total resources.....	\$211,030 40	Total liabilities.....	\$211,030 40

FARMERS BANK—WHEATLAND.

(Incorporated October 22, 1874.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. M. C. JASPER, President.

WM. LUMBARD, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$6,463 30	Capital paid in coin.....	\$38,375 00
Real estate taken for debt.....	310 50	Profit and loss and contin-	
Loans on real estate.....	64,867 20	gent fund.....	57,203 84
Loans on personal security and overdrafts.....	89,299 93	Due depositors.....	44,051 81
Money on hand.....	2,921 95	Due banks and bankers.....	31,000 00
Checks and other cash items.....	114 32		
Due from banks and bankers.....	3,894 92		
Furniture and fixtures.....	733 70		
Expenses.....	2,024 83		
Total resources.....	\$170,630 65	Total liabilities.....	\$170,630 65

The amount of capital stock is \$250,000; amount subscribed is \$153,500; amount paid in coin is \$38,375. The total number of shares of stock issued is 1,535 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: J. M. C. Jasper, 431; J. F. Baun, 20; George D. McLean, 408; S. D. Wood, 70; Daniel Fraser, 65. Total number of shares held by the Directors is 994 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yuba	\$310 50	\$800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Placer	\$14,000 00	\$19,000 00
Sutter	8,500 00	15,000 00
Yuba	42,367 20	95,000 00
Totals	\$64,867 20	\$129,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco	\$3,057 36
National Bank of D. O. Mills & Co., Sacramento	837 56
Total	\$3,894 92

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on April 3, 1896.)

Resources.		Liabilities.	
Bank premises	\$6,463 30	Capital paid up	\$38,375 00
Other real estate	800 00	Reserve fund	56,292 12
Loans and discounts	159,644 87	Due depositors	44,398 48
Cash balances	2,951 40	Due banks and bankers	31,000 00
Due from banks and bankers	628 24	Interest collected	1,981 46
Furniture, fixtures, etc.	733 70	Rents, exchange, etc.	14 05
Expenses, taxes, etc.	839 60		
Total resources	\$172,061 11	Total liabilities	\$172,061 11

BANK OF WHITTIER.

(Incorporated November 26, 1894.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. M. C. MARBLE, President.

W. HADLEY, Cashier.

Resources.		Liabilities.	
Loans on stocks	\$4,600 00	Capital paid in coin	\$6,000 00
Loans on personal security and overdrafts	13,647 65	Profit and loss and contin- gent fund	294 79
Money on hand	2,807 16	Due depositors	25,216 64
Checks and other cash items	560 70	Dividends unpaid	40 00
Due from banks and bankers	9,397 94		
Furniture and fixtures	409 93		
Expenses	128 05		
Total resources	\$31,551 43	Total liabilities	\$31,551 43

The amount of capital stock is \$25,000; amount subscribed is \$6,000; amount paid in coin is \$6,000. The total number of shares of stock issued is 120 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: John M. C. Marble, 20; W. J. Hole, 10; Peter Crook, 20; T. E. Newlin, 10; W. Hadley, 4. Total number of shares held by the Directors is 64 shares.

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
40 shares National Bank of California (Los Angeles) stock	\$4,000 00	\$2,000 00	\$4,000 00
40 shares National Bank of California (Los Angeles) stock	4,000 00	2,600 00	4,000 00
Totals	\$8,000 00	\$4,600 00	\$8,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of California, Los Angeles	\$838 13
Bankers National Bank, Chicago	8,559 81
Total	\$9,397 94

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on February 27, 1896.)

Resources.		Liabilities.	
Loans and discounts	\$17,382 91	Capital paid up	\$6,000 00
Cash balances	4,530 79	Due depositors	27,522 61
Due from banks and bankers	11,566 09	Interest collected	241 08
Furniture, fixtures, etc.	314 68	Rents, exchange, etc.	28 06
Expenses, taxes, etc.	122 75	Profit and loss	125 47
Total resources	\$33,917 22	Total liabilities	\$33,917 22

BANK OF WILLIAMS.

(Incorporated June 17, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

GEORGE H. WILCOXSON, President.

W. E. STREET, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$10,351 86	Capital paid in coin	\$200,000 00
County warrants	57 19	Profit and loss and contin-	
Loans on real estate	86,382 80	gent fund	23,468 52
Loans on personal security and		Due depositors	151,839 34
overdrafts	91,777 63		
Money on hand	22,924 24		
Due from banks and bankers	162,398 00		
Expenses	276 61		
Taxes	11 00		
Other assets	1,128 53		
Total resources	\$375,307 86	Total liabilities	\$375,307 86

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Wilcoxson, 50; Geo. H. Wilcoxson, 80; J. C. Stovall, 20; J. M. Stovall, 10; J. F. Fouch, 10; J. F. H. Forbes, 10; Kate L. Stephens, 40. Total number of shares held by the Directors is 220 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Colusa	\$10,351 86	\$11,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Colusa	\$75,787 80	\$128,000 00
Glenn	10,595 00	12,000 00
Totals	\$86,382 80	\$140,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants and school orders	\$57 19	\$57 19	\$57 19

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Crocker-Woolworth National Bank, San Francisco	\$100,324 67
National Bank of D. O. Mills & Co., Sacramento	25,094 27
Fourth National Bank, New York	12,164 42
Bank of Woodland	20,242 41
Colusa County Bank, Colusa	3,022 23
Sundry interior banks	1,550 00
Total	\$162,398 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Taxes, costs, etc., advanced	\$1,123 28	\$1,123 28
Cash shortage	5 25	-----
Totals	\$1,128 53	\$1,123 28

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 8, 1896.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$51 25	Capital paid up	\$200,000 00
Loans and discounts	200,269 81	Due depositors	112,149 12
Cash balances	16,228 50	Interest collected	9,437 46
Due from banks and bankers	116,201 73	Rents, exchange, etc.	93 50
Expenses, taxes, etc.	5,404 36	Profit and loss	16,473 05
Total resources	\$338,155 65	Other liabilities	2 52
		Total liabilities	\$338,155 65

BANK OF WILLOWS.

(Incorporated September, 1880.)

Showing its Financial Condition at Close of Business on July 31, 1896.

W. P. HARRINGTON, President.

B. H. BURTON, Cashier.

Resources.		Liabilities.	
Bank premises	\$17,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	59,500 00	Reserve fund	60,000 00
Miscellaneous stocks	34,262 90	Profit and loss and contin-	
Loans on real estate	227,740 79	gent fund	6,255 81
Loans on stocks and bonds	7,980 10	Due depositors	220,648 09
Loans on other securities		Due banks and bankers	45,314 66
(grain)	15,826 88	Cash items, and checks in	
Loans on personal security		course of collection	3,066 43
and overdrafts	244,867 65		
Money on hand	13,429 43		
Checks and other cash items	351 45		
Due from banks and bankers	12,297 46		
Furniture and fixtures	2,000 00		
Insurance	28 33		
Total resources	\$635,284 99	Total liabilities	\$635,284 99

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Harrington, 123; W. F. Goad, 211½; George Hagar, 221½; John Boggs, 251½; B. H. Burton, 75; Milton French, 525; P. H. Green, 100. Total number of shares held by the Directors is 1,507½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Glenn	\$59,500 00	\$59,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Glenn	\$225,240 79	\$270,000 00
Colusa	2,500 00	3,000 00
Totals	\$227,740 79	\$273,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Willows Warehouse Association stock	\$26,000 00	\$26,000 00	\$30,000 00
Willows Water and Light Co. stock	10,000 00	5,000 00	6,000 00
Willows Agricultural Association stock	4,000 00	3,262 90	3,800 00
Totals	\$40,000 00	\$34,262 90	\$39,800 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Central Irrigation District bonds	\$8,500 00	\$6,730 10	\$7,650 00
Willows Water and Light Co. stock	4,000 00	1,250 00	2,400 00
Totals	\$12,500 00	\$7,980 10	\$10,050 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse	\$15,826 88	\$18,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$11,904 31
American Exchange National Bank, New York.....	393 15
Total	\$12,297 46

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 7, 1896.)

Resources.		Liabilities.	
Bank premises	\$17,000 00	Capital paid up	\$300,000 00
Other real estate	76,809 53	Reserve fund	60,000 00
Invested in stocks, bonds, and warrants	37,738 66	Due depositors	172,043 16
Loans and discounts	475,189 48	State, county, or city money	49,200 00
Cash balances	28,776 66	Due banks and bankers	25,000 00
Due from banks and bankers	27,777 08	Rents, exchange, etc.	15 25
Furniture, fixtures, etc.	2,000 00	Dividends unpaid	148 00
Expenses, taxes, etc.	34 50	Profit and loss	33,616 78
Other assets	761 36	Other liabilities	3,064 08
		Bills payable	23,000 00
Total resources	\$666,087 27	Total liabilities	\$666,087 27

BANK OF WINTERS.

(Incorporated November 6, 1885.)

Showing its Financial Condition at Close of Business on July 31, 1896.

S. K. BAKER, President.

J. H. WRIGHT, Cashier.

Resources.		Liabilities.	
Bank premises	\$7,000 00	Capital paid in coin	\$94,000 00
Real estate taken for debt	13,318 42	Reserve fund	11,850 00
Miscellaneous stocks	422 33	Profit and loss and contin-	
County warrants	101 50	gent fund	11 92
Loans on real estate	59,576 85	Due depositors	55,945 73
Loans on other securities	813 22	Due banks and bankers	56 35
Loans on personal security		Dividends unpaid	512 80
and overdrafts	48,701 80	Exchange	11 60
Money on hand	4,042 95	Interest	2,898 46
Checks and other cash items	18 50	Rents	148 75
Due from banks and bankers	30,095 34		
Furniture and fixtures	1,000 00		
Expenses	309 50		
Other assets	35 20		
Total resources	\$165,435 61	Total liabilities	\$165,435 61

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$94,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$94.

The names of the Directors, and number of shares of stock held by each, are as follows: S. K. Baker, 50; M. Kahn, 300; W. H. Robinson, 5; H. Seaman, 200; M. O. Wyatt, 28. Total number of shares held by the Directors is 583 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)			
County Situated In.		Cost on Books.	Market Value.
Yolo		\$10,052 87	\$10,000 00
Solano		3,265 55	3,500 00
Totals		\$13,318 42	\$13,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Yolo	\$33,003 56	\$76,950 00
Solano	26,573 29	43,550 00
Totals	\$59,576 85	\$120,400 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Grangers Warehouse stock	\$550 00	\$422 33	\$550 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
65 shares Bank of Winters stock	\$65,000 00	\$5,609 88	\$6,825 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
9 horses, plows, cultivators, and fruit trays	\$260 90	\$800 00
6 mules and harness	553 32	600 00
Totals	\$813 22	\$1,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$29,598 16
Bank of Woodland	128 30
Sight exchange	368 88
Total	\$30,095 34

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 18, 1896.)

Resources.		Liabilities.	
Bank premises	\$7,000 00	Capital paid up	\$94,000 00
Other real estate	3,145 55	Reserve fund	11,650 00
Invested in stocks, bonds, and warrants	798 83	Due depositors	34,555 61
Loans and discounts	112,918 76	Due banks and bankers	56 35
Cash balances	11,879 51	Interest collected	109 70
Due from banks and bankers	6,067 18	Rents, exchange, etc.	5 15
Furniture, fixtures, etc.	1,000 00	Dividends unpaid	2,030 00
Expenses, taxes, etc.	42 75	Profit and loss	445 30
		Other liabilities	47
Total resources	\$142,852 58	Total liabilities	\$142,852 58

BANK OF WOODLAND.

(Incorporated November, 1868.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.		Liabilities.	
Bank premises, furniture, and fixtures	\$25,000 00	Capital paid in coin	\$962,100 00
Real estate taken for debt	231,549 06	Reserve fund	231,650 00
County warrants	434 54	Profit and loss and contin-	
Loans on real estate	658,268 55	gent fund	11,520 98
Loans on stocks	36,460 78	Due depositors	245,818 90
Loans on other securities		Due banks and bankers	20,452 60
(grain)	1,000 00		
Loans on personal security	325,098 61		
Money on hand	108,546 97		
Due from banks and bankers ..	81,001 74		
Other assets	4,182 23		
Total resources	\$1,471,542 48	Total liabilities	\$1,471,542 48

The amount of capital stock is \$1,000,000; amount subscribed is \$962,100; amount paid in coin is \$962,100. The total number of shares of stock issued is 9,621 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Stephens, 4,234; F. S. Freeman, 10; L. D. Stephens, 250; C. Nelson, 269; H. Fredericks, 209; J. H. Harlan, 173; J. Hollingsworth, 88. Total number of shares held by the Directors is 5,233 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Yolo	\$153,605 60
Solano	18,214 92
Colusa	25,215 19
Lassen and Plumas	960 75
Tehama	18,496 55
Shasta	9,768 90
Fresno	5,287 15
Total	\$231,549 06

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Yolo	\$616,355 30
Glenn	27,000 00
Lake	1,700 00
Lassen	695 25
Colusa	12,518 00
Total	\$658,268 55

We aim to lend 50% of the market value.

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
90 shares Bank of Yolo and 10 shares Bank of Woodland stock.....	\$10,000 00	\$9,500 00	\$10,000 00
10 shares Farmers and Merchants Bank stock.....	400 00	200 00	400 00
100 shares Farmers and Merchants Bank stock.....	4,000 00	1,100 00	4,000 00
10 shares Woodland Building and Loan Asso- ciation stock.....	480 00	285 00	480 00
100 shares Farmers and Merchants Bank stock.....	4,000 00	2,000 00	4,000 00
50 shares Farmers and Merchants Bank stock.....	2,000 00	1,500 00	2,000 00
100 shares Bank of Yolo and 10 shares Bank of Woodland stock.....	11,000 00	10,000 00	11,000 00
10 shares Farmers and Merchants Bank stock.....	400 00	150 00	400 00
20 shares Willows Land and Improvement Co. stock.....	2,000 00	300 78	1,000 00
90 shares Bank of Yolo and 100 shares Farmers and Merchants Bank stock.....	13,000 00	10,000 00	13,000 00
20 shares Woodland Building and Loan Asso- ciation stock.....	960 00	200 00	960 00
5 shares Woodland Building and Loan Asso- ciation stock.....	240 00	125 00	240 00
75 shares Woodland Land and Improvement Co. stock.....	7,500 00	500 00	3,750 00
30 shares Woodland Building and Loan Asso- ciation stock.....	1,440 00	600 00	1,440 00
Totals.....	\$57,420 00	\$36,460 78	\$52,670 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse.....	\$1,000 00	\$1,250 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
First National Bank, San Francisco.....	\$29,037 15
Crocker-Woolworth National Bank, San Francisco.....	18,989 47
National Bank of D. O. Mills & Co., Sacramento.....	15,355 52
California State Bank, Sacramento.....	5,527 93
National Park Bank, New York.....	11,939 52
Interior collections.....	152 15
Total.....	\$81,001 74

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Accounts in process of collection.....	\$4,182 23	\$4,182 23

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on July 27, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$25,000 00	Capital paid up.....	\$962,100 00
Other real estate.....	68,262 06	Reserve fund.....	231,650 00
Invested in stocks, bonds, and warrants.....	285 05	Due depositors.....	322,028 32
Loans and discounts.....	1,201,785 12	State, county, or city money.....	14,499 50
Cash balances.....	125,988 16	Due banks and bankers.....	15,393 85
Due from banks and bankers.....	132,419 27	Interest collected.....	11,439 18
Expenses, taxes, etc.....	1,191 88	Rents, exchange, etc.....	138 93
Other assets.....	6,406 02	Profit and loss.....	4,087 28
		Other liabilities.....	50
Total resources.....	\$1,561,337 56	Total liabilities.....	\$1,561,337 56

BANK OF YOLO—WOODLAND.

(Incorporated January 27, 1883.)

Showing its Financial Condition at Close of Business on July 31, 1896.

W. W. BROWNELL, President.

C. W. BUSH, Cashier.

Resources.		Liabilities.	
Bank premises	\$7,110 10	Capital paid in coin	\$300,000 00
Real estate taken for debt	31,687 55	Reserve fund	150,000 00
Miscellaneous stocks	2,120 30	Profit and loss and contin-	
Loans on real estate	361,941 87	gent fund	26,520 61
Loans on stocks	47,256 35	Due depositors	210,703 87
Loans on other securities		Due banks and bankers	17,768 52
(grain)	4,722 88	Dividends unpaid	1,820 00
Loans on personal security			
and overdrafts	199,895 00		
Money on hand	22,236 60		
Checks and other cash items ..	554 70		
Due from banks and bankers ..	16,192 79		
Furniture and fixtures	8,180 24		
Expenses	4,883 03		
Taxes	31 59		
Total resources	\$706,813 00	Total liabilities	\$706,813 00

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. W. Brownell, 100; B. Peart (estate of), 50; A. D. Porter, 178; A. W. Gable, 100; E. R. Lowe, 60; R. W. Browning, 100; D. N. Hershey, 100; C. F. Reed, 35; T. L. Baird, 69. Total number of shares held by the Directors is 792 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yolo	\$31,687 55	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara	\$275 00	\$2,500 00
Placer	28,827 32	25,000 00
Tehama	6,947 00	6,400 00
Solano	5,045 39	8,000 00
Yolo	312,847 16	350,000 00
Elko, Nevada	8,000 00	15,000 00
Totals	\$361,941 87	\$406,900 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Consolidated Electric Light, Gas, and Power Co. stock	\$2,500 00	\$2,120 30	\$2,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Bank of Yolo stock	\$21,000 00	\$28,713 10	\$26,250 00
Bank of Woodland stock	3,800 00	3,000 00	3,800 00
Willows Land and Improvement Co. stock ..	2,750 00	2,750 00	2,750 00
Yolo County Land and Improvement Co. stock	2,700 00	2,700 00	2,700 00
Woodland Improvement Co. stock	9,700 00	9,700 00	5,700 00
Farmers and Merchants Bank stock	800 00	293 25	800 00
Yolo County Title and Abstract Co. stock ..	1,000 00	100 00	250 00
Totals	\$41,750 00	\$47,256 35	\$42,250 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouses	\$4,722 88	\$9,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$10,453 23
National Bank of D. O. Mills & Co., Sacramento	4,372 76
Laidlaw & Co., New York	995 12
First National Bank, Chicago	47 22
Interior collections	324 46
Total	\$16,192 79

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on July 29, 1895.)

Resources.		Liabilities.	
Real estate	\$11,323 32	Capital paid up	\$300,000 00
Loans and discounts	657,239 32	Reserve fund	180,000 00
Cash balances	28,075 52	Due depositors	203,204 39
Due from banks and bankers	28,085 77	County money	15,000 00
Furniture, fixtures, etc.	8,274 74	Due banks and bankers	28,540 04
Expenses, taxes, etc.	3,836 84	Interest collected	7,070 15
Other assets	2,720 20	Rents, exchange, etc.	102 13
		Dividends unpaid	680 00
		Profit and loss	4,959 00
Total resources	\$739,555 71	Total liabilities	\$739,555 71

FARMERS AND MERCHANTS BANK—WOODLAND.

(Incorporated September 28, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

D. N. HERSHEY, President.

M. O. HARLING, Cashier.

Resources.		Liabilities.	
Bank premises	\$65,229 59	Capital paid in coin	\$146,600 00
County warrants	27 65	Profit and loss and contin-	
Loans on real estate	56,100 00	gent fund	4,813 81
Loans on stocks	1,280 00	Due depositors	31,560 88
Loans on personal security		Rent	1,328 50
and overdrafts	27,777 98	Interest	2,254 16
Money on hand	10,766 95	Safe deposit boxes	54 50
Due from banks and bankers	12,401 92	Exchange	81 84
Furniture and fixtures	8,677 60		
Expenses	2,197 00		
Taxes	2,235 00		
Total resources	\$186,693 69	Total liabilities	\$186,693 69

The amount of capital stock is \$500,000; amount subscribed is \$366,500; amount paid in coin is \$146,600. The number of shares of stock issued is 2,055; not issued, 1,610; total, 3,665 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: D. N. Hershey, 200; C. G. Day, 200; D. M. Burns, 500; D. R. Clanton, 200; J. W. Snowball, 100; W. G. Hunt, 100; Selig Hyman, 100; M. Diggs, 100; Fred Miller, 100; R. H. Beamer, 50; John Wohlfrom, 10. Total number of shares held by the Directors is 1,660 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Yolo.....	\$23,200 00	\$68,700 00
Colusa.....	32,900 00	69,000 00
Totals	\$56,100 00	\$137,700 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
2 county warrants.....	\$27 65	\$27 40	\$27 65

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
15 shares Bank of Woodland stock.....	\$1,500 00	\$1,200 00	\$1,500 00
1 share Knight's Landing Dairy and Cold Storage Association stock.....	100 00	80 00	100 00
Totals	\$1,600 00	\$1,280 00	\$1,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of British Columbia, San Francisco.....	\$7,765 02
California State Bank, Sacramento.....	2,649 82
Fourth National Bank of New York.....	1,987 08
Total	\$12,401 92

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on July 29, 1895.)

Resources.		Liabilities.	
Bank premises.....	\$64,729 59	Capital paid up.....	\$146,600 00
Invested in stocks, bonds, and warrants.....	3,619 70	Due depositors.....	27,484 07
Loans and discounts.....	80,600 51	State, county, or city money.....	12,500 00
Cash balances.....	10,553 55	Interest collected.....	1,855 46
Due from banks and bankers.....	19,401 30	Rents, exchange, etc.....	1,410 08
Furniture, fixtures, etc.....	8,677 60	Profit and loss.....	73 01
Expenses, taxes, etc.....	2,398 60	Other liabilities.....	58 23
Total resources	\$189,980 85	Total liabilities	\$189,980 85

SISKIYOU COUNTY BANK—YREKA.

(Incorporated September 11, 1882.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. CHURCHILL, President.

FRED E. WADSWORTH, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$39,917 89	Capital paid in coin	\$100,000 00
Loans on real estate	68,709 59	Profit and loss and contin-	
Loans on stocks	28,652 22	gent fund	73,098 84
Loans on other securities	23,685 18	Due depositors	135,519 58
Loans on personal security		Due banks and bankers	408 20
and overdrafts	97,790 28		
Money on hand	27,350 82		
Due from banks and bankers	20,408 84		
Furniture and fixtures	2,000 00		
Other assets	541 80		
Total resources	\$309,056 62	Total liabilities	\$309,056 62

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Churchill, 400; H. B. Gillis, 400; Mrs. F. Huseman, 200; J. A. Julien, 100; Fred E. Wadsworth, 200. Total number of shares held by the Directors is 1,300 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Modoc	\$25,030 32	\$27,000 00
Siskiyou	14,887 57	18,000 00
Totals	\$39,917 89	\$45,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Modoc	\$21,384 24	\$40,000 00
Siskiyou	47,325 35	70,000 00
Totals	\$68,709 59	\$110,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Modoc Land and Live Stock Co. stock	\$50,000 00	\$26,152 22	\$25,000 00
Modoc Land and Live Stock Co. stock	10,000 00	550 00	5,000 00
Sisson Mill and Lumber Co. stock	12,000 00	1,950 00	4,000 00
Totals	\$72,000 00	\$28,652 22	\$34,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Gold dust, gold specimens, watches, and jewelry	\$288 00	\$500 00
Printing press and appurtenances	472 80	1,000 00
Assignment of endowment policy Pacific Mutual Life Insurance Co.	1,266 10	1,300 00
Mortgage on band of horses and cattle	21,653 28	75,000 00
Totals	\$23,685 18	\$77,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco.....	\$20,408 15
Wells, Fargo & Co.'s Bank, New York.....	69
Total.....	\$20,408 84

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold dust in transit to United States Mint, San Francisco ...	\$541 80	\$539 80

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on January 27, 1896.)

Resources.		Liabilities.	
Real estate.....	\$30,128 11	Capital paid up.....	\$100,000 00
Loans and discounts.....	237,122 13	Due depositors.....	162,634 26
Cash balances.....	27,396 44	State, county, or city money ..	49,029 60
Due from banks and bankers ..	86,701 63	Interest collected.....	5,427 67
Furniture, fixtures, etc.....	2,000 00	Profit and loss.....	67,833 49
Expenses, taxes, etc.....	553 85	Other liabilities.....	9 88
Other assets.....	1,037 74		
Total resources.....	\$384,939 90	Total liabilities.....	\$384,939 90

FARMERS COÖPERATIVE UNION OF SUTTER COUNTY—
YUBA CITY.

(Incorporated March 29, 1883.)

Showing its Financial Condition at Close of Business on July 31, 1896.

G. W. CARPENTER, President.

C. R. BOYD, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$8,000 00	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	1,609 69	Profit and loss and contin- gent fund.....	10,227 01
Other real estate (warehouses and lots).....	12,000 00	Due depositors.....	119,138 83
County warrants (school orders).....	143 16	Due banks and bankers.....	33,223 43
Loans on real estate.....	76,673 25	Dividends unpaid (interest).....	1,161 86
Loans on stocks, bonds, and warrants.....	5,271 70	Commissions.....	37 15
Loans on other securities (grain).....	3,286 64	Scales.....	37 40
Loans on personal security and overdrafts.....	85,906 66	Storage.....	15 00
Warrants Levee District No. 1.....	3,502 93	Rent.....	132 25
Money on hand.....	7,054 85		
Checks and other cash items.....	1,614 21		
Expenses.....	1,400 28		
Taxes.....	37 94		
Barley.....	487 99		
Insurance.....	97 50		
Wheat.....	6,464 91		
Bags.....	421 67		
Total resources.....	\$213,972 93	Total liabilities.....	\$213,972 93

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Sanders, 19; Geo. Ohleyer, 14; J. H. Kimball, 64; Jas. Littlejohn, 35; B. F. Walton, 69; A. H. Wilbur, 83; G. W. Carpenter, 270. Total number of shares held by the Directors is 554 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sutter	\$1,609 69	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value (Assessed).
Sutter	\$76,673 25	\$130,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Market Value.
School orders	\$143 16	\$143 16
Warrants Levee District No. 1	3,502 93	3,502 93
Totals	\$3,646 09	\$3,646 09

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.
Yuba City Water Co. stock	\$15,000 00	\$3,071 70

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse	\$3,286 64	\$4,000 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Barley in warehouse	\$487 99	\$487 99
Wheat in warehouse	6,464 91	6,464 91
Grain bags in warehouse	421 67	1,150 00
Totals	\$7,374 57	\$8,102 90

BANK COMMISSIONERS' REPORT AND EXAMINATION.

(At close of business on April 1, 1896.)

Resources.		Liabilities.	
Bank premises	\$8,000 00	Capital paid up	\$50,000 00
Other real estate	12,000 00	Due depositors	109,564 43
Invested in stocks, bonds, and warrants	3,701 83	State, county, or city money	40,000 00
Loans and discounts	161,241 98	Interest collected	5,559 12
Cash balances	7,632 16	Rents, exchange, etc.	1,298 21
Due from banks and bankers	6,059 72	Profit and loss	5,706 38
Expenses, taxes, etc.	5,399 38	Other liabilities	357 89
Other assets	8,450 96		
Total resources	\$212,486 03	Total liabilities	\$212,486 03

REPORTS
OF
TRUST COMPANIES.

TRUST COMPANIES.

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

(Incorporated April 24, 1882.)

Showing Trusts under Wills, Special Agreements, etc., on the Morning of July 1, 1896.

J. D. FRY, President.

J. DALZELL BROWN, Cashier.

	ASSETS.	
Railroad Companies' bonds	\$81,000 00	
Water Companies' bonds	271,000 00	
Manufacturing Companies' bonds	10,000 00	
Electric Light and Power Companies' bonds	569,050 00	
Other Companies' bonds	694,000 00	
Water Companies' stocks	63,350 00	
Railroad Companies' stocks	1,100 00	
Bank stocks	15,900 00	
Manufacturing Companies' stocks	20,550 00	
Insurance Companies' stocks	21,735 00	
Gas Companies' stocks	35,815 75	
Electric Light and Power Companies' stocks	12,225 00	
Other Companies' stocks	114,862 30	
Mortgage notes	778,316 29	
Collateral and other notes	13,657 43	
Real estate	134,773 00	
Savings bank books	644,690 78	
Cash on hand	152,119 22	
Other assets	174,410 25	
Mortgages under foreclosure	1,660,000 00	
Total assets	<u>\$5,468,555 02</u>	
	LIABILITIES.	
Trust accounts	\$5,468,555 02	

CALIFORNIA TITLE INSURANCE AND TRUST COMPANY—SAN FRANCISCO.

(Incorporated February 16, 1886.)

Showing Trusts under Wills, Special Agreements, etc., on the Morning of July 1, 1896.

JOHN R. SPRING, President.

H. D. LAWRIE, Secretary.

	ASSETS.	
Other Companies' bonds	\$2,000 00	
Water Companies' stocks	9,900 00	
Bank stocks	75,820 00	
Gas Companies' stocks	20,240 00	
Other Companies' stocks	13,447 50	
Mortgage notes	4,212 50	
Real estate	67,400 00	
Cash on hand	2,193 46	
Total assets	<u>\$195,213 46</u>	
	LIABILITIES.	
Trust accounts	\$195,213 46	

UNION TRUST COMPANY OF SAN FRANCISCO.

(Incorporated February 6, 1893.)

Showing Trusts under Wills, Special Agreements, etc., on the Morning of July 1, 1896.

CHR. DE GUIGNÉ, Vice-President.

I. W. HELLMAN, JR., Cashier.

ASSETS.

City and County bonds	\$22,920 00
Railroad Companies' bonds	741,100 00
Water Companies' bonds	38,200 00
Electric Light and Power Companies' bonds	15,000 00
Other Companies' bonds	74,000 00
Water Companies' stocks	600,115 50
Railroad Companies' stocks	3,490 00
Bank stocks	12,500 00
Insurance Companies' stocks	50 00
Gas Companies' stocks	178,735 62
Other Companies' stocks	94,412 80
Mortgage notes	234,334 27
Collateral and other notes	96,633 96
Real estate	1,001,495 00
Savings bank books	219,409 01
Other assets	6,064 50
Banking department (current accounts)	1,591 70
Nevada Bank of San Francisco	89,265 51
Book debts	51,140 20
Total assets	<u>\$3,480,458 07</u>

LIABILITIES.

	Trust under Wills.	Trust under Special Agreements.	
Trust accounts	\$1,573,583 00	\$1,848,355 69	\$3,421,938 69
Income	36,717 22	21,801 96	58,519 18
Dividends		20	20
Total liabilities	<u>\$1,610,300 22</u>	<u>\$1,870,157 85</u>	<u>\$3,480,458 07</u>

REPORTS
OF
BANKS IN LIQUIDATION.

BANKS IN LIQUIDATION.

ENCINAL BANK—ALAMEDA.

(Incorporated February 23, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

CHAS. S. NEAL, President.

CHAS. E. TABOR, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$1,899 03	Capital paid in coin	\$5,000 00
Miscellaneous stocks	1,000 00	Profit and loss and contin-	
Loans on real estate	6,595 20	gent fund	6,594 27
Loans on stocks	918 30	Due depositors	595 12
Loans on personal security		Due banks and bankers	3,392 21
and overdrafts	350 00	Dividends unpaid	196 00
Money on hand	20 58	Interest	526 89
Checks and other cash items	227 50		
Due from Alameda Savings			
Bank	4,750 00		
Expenses	87 18		
Taxes	456 70		
Total resources	\$16,304 49	Total liabilities	\$16,304 49

The amount of capital stock is \$5,000; amount subscribed is \$5,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 50 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Chas. P. Bradford, $3\frac{1}{2}$; J. F. Forderer, 2; Geo. E. Plummer, 2; F. H. McCormick, 1; Michael Kane, $3\frac{7}{10}$; Frank Otis, $3\frac{7}{10}$; Chas. S. Neal, $7\frac{1}{2}$. Total number of shares held by the Directors is $23\frac{4}{10}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	\$1,899 03	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	\$6,595 20	\$15,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Encinal Savings Bank stock	\$1,000 00	\$1,000 00	\$1,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Encinal Bank stock	\$490 00	\$518 30	\$1,127 00
Building and Loan Association stock	4,000 00	400 00	540 00
Totals	\$4,490 00	\$918 30	\$1,667 00

STATISTICAL INFORMATION.

Debts collected since previous report	\$2,049 03
Amount realized on property sold since previous report	\$750 00
Date of suspension	July 1, 1895.

ENCINAL SAVINGS BANK—ALAMEDA.

(Incorporated February 23, 1893.)

Showing its Financial Condition at Close of Business on July 31, 1896.

CHAS. S. NEAL, President.

CHAS. E. TABOR, Cashier.

Resources.		Liabilities.	
Checks and other cash items..	\$18 34	Capital paid in coin	\$1,000 00
Due from Encinal Bank	2,090 90	Profit and loss and contin- gent fund	1,090 90
		Due depositors	18 34
Total resources	\$2,109 24	Total liabilities	\$2,109 24

The amount of capital stock is \$1,000; amount subscribed is \$1,000; amount paid in coin is \$1,000. The total number of shares of stock issued is 10 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Chas. P. Bradford, $1\frac{5}{10}$; Jos. F. Forderer, $\frac{35}{100}$; Geo. E. Plummer, $\frac{35}{100}$; F. H. McCormick, $\frac{25}{100}$; Michael Kane, $\frac{65}{100}$; Frank Otis, $\frac{70}{100}$; Chas. S. Neal, $1\frac{6}{10}$. Total number of shares held by the Directors is $5\frac{40}{100}$ shares.

STATISTICAL INFORMATION.

Date of suspension..... July 1, 1895.
Other details..... Capital reduced from \$20,000 paid up, to \$1,000 paid up.

FALLBROOK BANK.

(Incorporated March, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

HENRY WILBUR, President.

A. J. CLARK, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$8,206 99	Capital paid in coin	\$25,100 00
Loans on real estate	5,404 92	Profit and loss and contin- gent fund	1,703 15
Loans on personal security and overdrafts	9,975 40	Due depositors (uncalled for) ..	135 48
Money on hand	36 39		
Checks and other cash items..	405 20		
Due from banks and bankers..	1,877 28		
Furniture and fixtures	856 45		
Other assets	176 00		
Total resources	\$26,938 63	Total liabilities	\$26,938 63

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Farmers and Merchants Bank, Los Angeles	\$1,251 67
Bank of Commerce, San Diego	578 88
Kountze Bros., New York	37 89
London and San Francisco Bank (Limited), San Francisco	8 84
Total	\$1,877 28

STATISTICAL INFORMATION.

Debts collected since previous report..... \$1,224 58

FRESNO LOAN AND SAVINGS BANK.

(Incorporated January 24, 1884.)

Showing its Financial Condition at Close of Business on July 31, 1896.

E. F. BERNHARD, Vice-President.

_____, Cashier.

Resources.		Liabilities.	
Bank premises	\$60,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	91,338 70	Reserve fund	10,000 00
County warrants	102 50	Due depositors	171,254 81
Loans on real estate	121,143 79	Due banks and bankers	29 63
Loans on personal security and overdrafts	6,501 34		
Profit and loss	196,108 78		
Money on hand	4,128 15		
Due from banks and bankers ..	166 00		
Furniture and fixtures	1,195 00		
Personal property	600 18		
Total resources	\$481,284 44	Total liabilities	\$481,284 44

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. G. James, 1427; E. F. Bernhard, 23; J. F. Wigginton, 22; J. D. Musick, 40; Wm. Bettridge, 20. Total number of shares held by the Directors is 1,532 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	\$145,539 93	\$86,705 09
Madera	5,784 36	4,019 37
Tulare	614 24	614 24
Totals	\$151,938 53	\$91,338 70

This is as near cost as can be arrived at. Our old register did not show cost to bank in every case.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Fresno	\$101,334 97
Madera	15,608 82
Tulare	2,500 00
Merced	1,700 00
Total	\$121,143 79

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Bank stock, lumber, and Gas Co. stock	\$600 18	\$600 18

STATISTICAL INFORMATION.

Amounts realized on exchanges since previous report	\$4,761 37
Total amount of dividends paid creditors to date	\$241,494 16
Date of suspension	April 12, 1895.

BANK OF LINCOLN.

(Incorporated April 24, 1894.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. S. MARINER, President.

O. CLARK, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$550 00	Capital paid in coin	\$20,000 00
Loans on real estate	2,228 40	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund	4,023 42
warrants (worthless)	18,000 00	Due banks and bankers	4,124 00
Loans on personal security			
and overdrafts	2,185 71		
Money on hand	21 00		
Furniture and fixtures	1,417 32		
Expenses	3,744 99		
Total resources	\$28,147 42	Total liabilities	\$28,147 42

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: J. S. Mariner, 5; O. Clark, 2; W. N. Finney, 10; Walter Jansen, 12; A. Hemphill, 5. Total number of shares held by the Directors is 34 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Placer	\$550 00	\$550 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Placer	\$2,228 40	\$6,500 00
Glenn	18,000 00	No value.
Totals	\$20,228 40	

BANK OF AMERICA—LOS ANGELES.

(Incorporated May, 1874, as Los Angeles County Bank.)

Showing its Financial Condition at Close of Business on July 31, 1896.

JOHN E. PLATER, President.

_____, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$118,787 58	Capital paid in coin	\$300,000 00
Loans on real estate	78,212 18	Due depositors	824 11
Treasury stock	12,540 00	Interest	46 72
Money on hand	10,379 07		
Dividends paid	74,952 00		
Expenses	6,000 00		
Total resources	\$300,870 83	Total liabilities	\$300,870 83

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John E. Plater, 805; Jotham Bixby, 100; L. Bixby, 32; Geo. H. Stewart, 10; Chas. Forman, 10; L. T. Garnsey, 10. Total number of shares held by the Directors is 967 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)		Cost on Books.
County Situated In.		
San Bernardino		\$35,000 00
Los Angeles		83,787 58
Total		<u>\$118,787 58</u>

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Los Angeles	\$78,212 18

CITY BANK OF LOS ANGELES. .

(Incorporated July 18, 1880.)

Showing its Financial Condition at Close of Business on July 31, 1896.

Loans and claims due bank	\$182,747 54
Cash	7,654 93
Probable value of real estate	25,000 00
Street improvement bonds, face value	1,421 45
100 shares Vernon Irrigation Co. stock	
250 shares San Felipe Land and Water Co. stock	
	<u>\$216,823 92</u>
The indebtedness of the bank is as follows:	
Receiver's certificates	\$112,929 55
Less dividends paid thereon	11,252 81
	<u>\$101,676 74</u>
Unproven claims	3,606 00
	<u>\$105,282 74</u>

In my last report I made mention of litigation between myself and James K. Moffitt, who represented the First National Bank of San Francisco. Suit was brought by Moffitt some three years ago to set aside the deeds of the property conveyed to the City Bank, and subject the same to a personal indebtedness of W. T. & A. D. Childress to the First National Bank of San Francisco, for the sum of \$20,000. This suit was tried and resulted in favor of the City Bank. Appeal in the matter has been waived by the plaintiff, which leaves the property conveyed to the City Bank in the hands of the Receiver. I made a report to the court of the affairs of the City Bank in detail, which report was filed July 30, 1896, and hearing on which has not yet been had. In this report I have asked the court to order me to sell, with three or four exceptions, all of the property belonging to the bank, including the real estate and the claims and judgments due the bank.

W. J. WASHBURN, Receiver.

BANK OF MENDOCINO.

(Incorporated September 14, 1870.)

Showing its Financial Condition at Close of Business on July 31, 1896.

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$193,662 14	Reserve fund	\$20,228 54
Loans on real estate	136,954 03	Profit and loss and contin-	
Loans on personal security		gent fund	13,809 97
and overdrafts	6 85	Due depositors	294,144 45
Money on hand	1,546 91	Accrued interest	21,943 26
Due from banks and bankers	1,952 16		
Furniture and fixtures	1,000 00		
Railroad ties	1,096 77		
Tan bark	1,284 69		
Pacific Bank	9,403 58		
People's Home Savings Bank	3,219 09		
Total resources	\$350,126 22	Total liabilities	\$350,126 22

The names of the Directors are as follows: Eugene Brown, Albert Brown, Henry H. Jarvis, William Heeser, Charles O. Packard, J. W. Milliken, Ruel Stickney.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$163,275 19	\$160,000 00
Humboldt	30,386 95	25,000 00
Totals	\$193,662 14	\$185,000 00

The estimate is based upon what unencumbered property of like nature is now held.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino	\$136,954 03	\$160,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Mendocino Discount Bank	\$1,207 94
Bank of Ukiah	23 20
San Francisco Savings Union	716 02
Total	\$1,952 16

MERCED BANK.

(Incorporated April 2, 1875.)

Showing its Financial Condition on the morning of March 30, 1896.

W. H. HARTLEY, President.

A. T. HASTINGS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$48,900 00
Real estate taken for debt....	13,206 94	Due depositors.....	143,816 25
Miscellaneous stocks.....	4,700 00	Due banks and bankers.....	807 25
County warrants.....	16 89	Dividends unpaid.....	180 00
Loans on real estate.....	46,809 15	Rents.....	269 15
Loans on other securities.....	5,206 42	Certified checks.....	50 00
Loans on personal security and overdrafts.....	103,074 23	Interest.....	3,002 55
Money on hand.....	1,262 23		
Checks and other cash items.....	1,000 00		
Due from banks and bankers.....	1,147 19		
Furniture and fixtures.....	2,341 97		
Expenses.....	4,389 46		
Taxes.....	1,452 77		
Salary account.....	1,400 00		
Profit and loss and contingent.....	411 59		
Litigation.....	606 36		
Total resources.....	\$197,025 20	Total liabilities.....	\$197,025 20

The amount of capital stock is \$200,000; amount subscribed is \$64,000; amount paid in coin is \$48,900. The total number of shares of stock issued is 640 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Hartley, 10; H. C. Wolfson, 10; R. N. Hughes, 10; J. H. Simonson, 10; C. E. Kocher, 12; F. E. Greene, 14; A. T. Hastings, 10. Total number of shares held by the Directors is 76 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Mariposa.....	\$2,156 17
Merced.....	10,662 67
Los Angeles.....	388 10
Total.....	\$13,206 94

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Merced.....	\$17,909 15
Fresno.....	2,000 00
Butte.....	500 00
Mariposa.....	10,400 00
Madera.....	10,000 00
Tulare.....	3,500 00
Stanislaus.....	2,500 00
Total.....	\$46,809 15

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Merced Lumber Co. stock.....	\$23,500 00	\$4,700 00	\$1,400 00

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.
Merced Land and Fruit Co. stock.....	\$2,125 10

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
J. W. Breckinridge, chattel mortgage on library, etc.	\$800 00
W. H. Cardwell, chattel mortgage on stock and implements.	900 00
Henry Clow, chattel mortgage on stock and implements	610 15
Gordon Douglass, chattel mortgage on watch	15 00
A. O. Grant, chattel mortgage on stock and implements	520 00
W. H. Richey, chattel mortgage on stock and implements	900 00
J. A. Rodeener, chattel mortgage on stock and implements	235 00
I. M. Rowe, chattel mortgage on stock and implements	269 23
Radcliffe & Rogers, printing press, etc.	957 04
Total	\$5,206 42

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Merced Security Savings Bank.	\$374 16
Commercial and Savings Bank, Merced	768 15
Importers and Traders National Bank, New York	4 88
Total	\$1,147 19

STATISTICAL INFORMATION.

Debts collected since previous report.	\$8,189 60
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PERRIS VALLEY BANK—PERRIS.

(Incorporated July 28, 1890.)

Showing its Financial Condition at Close of Business on July 31, 1896.

E. H. PIERCE, President.

JAMES PATTERSON, JR., Cashier.

Resources.		Liabilities.	
Real estate taken for debt.	\$1,501 00	Capital paid in coin	\$15,000 00
Miscellaneous bonds	14,719 00	Reserve fund	500 00
Loans on real estate	8,628 67	Profit and loss and contin-	
Loans on bonds	528 10	gent fund	2,969 51
Overdrafts	2 22	Due depositors	12,746 43
Loans on personal security ..	8,181 64	Due banks and bankers	5,169 81
Checks and other cash items ..	64 25		
Due from First National Bank,			
Riverside	3 23		
Furniture and fixtures	1,058 00		
Expenses and taxes (since			
July 1, 1895)	1,699 64		
Total resources	\$36,385 75	Total liabilities	\$36,385 75

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$15,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: E. H. Pierce, 5; J. M. Patterson, 260; James Patterson, Jr., 100; J. W. Nance, 60; F. W. Gregg, 10; W. F. Perry, 5. Total number of shares held by the Directors is 440 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	\$1,501 00	\$1,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside.....	\$8,628 67	\$14,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
Perris Irrigation District bonds	\$16,500 00	\$14,719 00

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.
Perris Irrigation District bonds	\$2,655 00	\$528 10

STATISTICAL INFORMATION.

Debts collected since previous report.....	\$270 65
Total amount of dividend paid creditors to date.....	\$6,653 60
Rate of dividends paid creditors to date	15% and 10%
Date of suspension.....	Dec. 9, 1895

RIVERSIDE BANKING COMPANY.

(Incorporated February 12, 1885.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. A. BRENNEMAN, President.

E. C. DYER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$102,823 92	Capital paid in coin.....	\$150,000 00
Miscellaneous stocks.....	8,141 40	Reserve fund	110,000 00
Loans on real estate	152,996 68	Due depositors.....	279,848 28
Loans on personal security and overdrafts	248,500 84	Other liabilities.....	30,586 69
Money on hand.....	205 46		
Furniture and fixtures	3,326 08		
Expenses	685 15		
Taxes and insurance	207 52		
Profit and loss.....	53,547 92		
Total resources	\$570,434 97	Total liabilities.....	\$570,434 97

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 4,114 shares; the amount paid on each share of stock is \$36 46½.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Brenneman, 260; A. J. Twogood, 50; O. T. Dyer, 1,298; E. C. Dyer, 65; Orrin Backus, 143; D. A. Wheeler, 50; James G. Kyle, 5. Total number of shares held by the Directors is 1,871 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Riverside.....	\$64,807 92
San Bernardino	38,016 00
Total	\$102,823 92

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Riverside.....	\$152,996 68

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
Southern California Insurance Co. stock.....	\$5,000 00	\$5,175 00
Riverside Heights Water Co. stock.....	2,966 40	2,966 40
Totals	\$7,966 40	\$8,141 40

STATISTICAL INFORMATION.

Debts collected since previous report.....	\$655 98
Date of suspension.....	June 14, 1893
Went into liquidation	Nov. 11, 1895

RIVERSIDE SAVINGS AND LOAN ASSOCIATION.

RIVERSIDE, CAL., June 7, 1896.

To the Honorable Board of Bank Commissioners, San Francisco, Cal.:

DEAR SIR: Your circular of May 29th at hand, and in reply will state we have closed our business, and so have no report to make.

Yours truly,

P. T. EVANS,
For the Riverside Savings and Loan Association.

CALIFORNIA SAVINGS BANK OF SAN DIEGO.

SAN DIEGO, CAL., December 31, 1895.

To the Honorable Board of Bank Commissioners of the State of California:

Herewith we submit a detailed statement of the receipts and disbursements of the funds of the California Savings Bank since the present Board of Directors took charge of its affairs.

CASH RECEIVED.

	DR.	CR.	DR.
1895—Aug. 10—Cash from E. H. Murray, on settlement of account.....			\$1,958 30
Sept. 18—Sale of awning, etc.....			4 50
Sept. 18—Sale of hay, etc.....			56 25
Sept. 18—Sale of revolver.....			3 50
Oct. 30—Sale of Lot 9, Rancho Ex-Mission.....			5,000 00
Dec. 12—Quitclaim deed, F. Mertzman.....			63 10

CASH DISBURSED.

CASH DISBURSED.		
Taxes		\$1,026 18
Passed to apportionment account to pay dividends already declared but not paid		1,870 30
Salary of President and Manager, eight months		800 00
Estimated amount of irrigation district assessments, on Lot 9, Rancho Ex-Mission, deposited in escrow to await decision of United States Supreme Court		1,120 00
Paid water rent on water contract, appurtenant to Lot 9, Rancho Ex-Mission		500 00
Abstracts of title		97 50
Expense account		88 95
Furniture and fixtures		7 75
Purchase of equity of redemption, 130 lots, Central Park		30 00
Purchase of 10 shares stock Santa Ana Valley Irrigation Co., appurtenant to Shepard land		25 00
Assessment on stock		5 00
Amount carried forward	\$5,570 68	\$7,085 65

LITIGATION ACCOUNT.

	DR.	CR.	DR.
Amount brought forward		\$5,570 68	\$7,085 65
To services of attorneys, setting aside appointment of B. H. Murray, and recovering assets.....	\$150 00		
To services of attorneys on settlement of account of Murray, which resulted in a saving to Bank of nearly \$3,000.....	300 00		
Service of subpoena	1 00		
Reporter's fees, Murray's account	13 75		
Court costs, Murray's account	4 85		
Witness fees, Murray's account	14 30		
Attorney's fees, Bank vs. Loomis	25 00		
Costs of suit, Bank vs. Loomis	7 30		
Attorney's fees, Bank vs. Seaman	25 00		
Costs of suit, Bank vs. Seaman	7 50		
Attorney's fees, Bank vs. Capson	25 00		
Costs of suit, Bank vs. Capson	7 50		
Attorney's fees, Bank vs. Young	25 00		
Costs of suit, Bank vs. Young	7 00		
Attorney's fees, Bank vs. Mendenhall	35 00		
Costs of suit and expense of sale, Bank vs. Mendenhall	31 10		
Paid on account of attorney's fees, Bank vs. Parrish, No. 8352	100 00		
Costs of suit and expense of sale	38 25		
Paid on account of attorney's fees, Bank vs. Shepard	50 00		
Costs and expenses of sale, Bank vs. Shepard	54 40		
Costs of suit, Bank vs. W. W. Thomas	7 00		
Costs of suit, Bank vs. J. R. Thomas	6 50		
Costs of suit, Bank vs. Pauly, Assignee	7 50		
Costs of suit, Bank vs. Pamo Water Co.	25 89		
Costs of suit, Bank vs. Parrish, No. 8810	48 35		
Attorney's fees in matter of sale of Lot 9, Rancho Ex-Mission	50 00		
Attorney's fees preparing claim against Cable Railway Co.	5 00		
Expenses of Trustees' sale Santee property	12 00		
Attorney's fees, same matter	20 00		
Attorney's fees in matter Mertzman deed	10 00		
Cash on hand		1,114 19	
		400 78	
		<hr/>	<hr/>
		\$7,085 65	\$7,085 65

ASSETS REMAINING UNDISPOSED OF.

S.E. $\frac{1}{4}$ of Lot 20 (10 acres), Fletcher tract, Orange County.
Office furniture.
126 lots in Central Park in City of San Diego.
56 lots in Myers & McCombers' Addition to Oceanside.
3 lots in Coronado Beach.
Mortgage made by Pamo Water Co. for \$8,384 25, and interest, on S. $\frac{1}{2}$ of N.W. $\frac{1}{4}$ and N. $\frac{1}{2}$ of S.W. $\frac{1}{4}$, Sec. 7, Twp. 13 S., R. 3 E., S. B. M. Now in suit. Defense interposed. Still pending.
Mortgage made by W. Parrish for \$8,500, and interest, on 130 lots in University Heights. Action to foreclose commenced in Superior Court. D. Choate adjudged to have a vendor's lien prior to mortgage. Now being appealed to Supreme Court.
Judgment against Nestor A. Young, \$3,828.
Judgment against W. Parrish, \$7,000.
Judgment against Clarence A. Shepard and E. B. De La Matyr, \$634 46.
Judgment against H. Mendenhall, \$325.
Judgment against C. C. Seaman, \$9,906 50.
Judgment against J. G. Capron, \$15,673 50.
Judgment against H. Loomis, \$447.
Note of R. M. Mills for \$8,460 18 and interest. Unsecured.
Note of J. R. Thomas for \$5,852 25. Now in suit. Defense interposed.
Note of W. W. Thomas for \$5,275. Now in suit. Defense interposed.
Note of San Diego Cable Railway Co. for \$15,000. Now in suit. Defense interposed.
Note of John G. Capron for \$1,500. Outlawed.
Note of Mary Santee for \$250 and interest.
10 shares of stock in the Santa Ana Valley Irrigation Company.
Receiver's certificate showing deposit in California National Bank of \$61,484 83, on which has been paid dividends of 35%.

Very respectfully,

D. C. COLLIER,
President and Manager.

SAVINGS BANK OF SAN DIEGO COUNTY—SAN DIEGO.

(Incorporated May 16, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. H. BARBOUR, President.

W. M. CROUSE, Secretary and Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$169,248 37	Capital paid in coin	\$20,000 00
Miscellaneous bonds	3,000 00	Due depositors	323,774 08
Loans on real estate	72,784 55	Interest	529 84
Money on hand	219 39	Rents	700 89
Due from banks and bankers	6,318 07	Assessment No. 3	9,660 00
Furniture and fixtures	381 20	Assessment No. 4	5,180 00
Expenses	3,374 50	Assessment No. 5	26,470 00
Taxes	2,694 17	Mortgage creditors	1,875 17
Profit and loss	103,500 45		
Consolidated National Bank	16,669 28		
Total resources	\$388,189 98	Total liabilities	\$388,189 98

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100 on 441 shares, \$50 on 41 shares, \$40 on 36 shares, \$30 on 448 shares, \$20 on 34 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Dexter, 23; J. H. Barbour, 10; O. S. Witherby, 105; W. S. Bartlett, 11; Wm. Black, 22. Total number of shares held by the Directors is 171 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	\$141,248 37	\$112,630 00
Riverside	3,000 00	5,000 00
Lincoln, Nebraska	25,000 00	25,000 00
Totals	\$169,248 37	\$142,630 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$70,460 40	\$102,250 00

AMOUNT INVESTED IN BONDS.

	Par Value.
Jamacha Irrigation District bonds	\$3,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Consolidated National Bank, San Diego	\$26,669 28
Merchants National Bank, San Diego	807 67
First National Bank, San Diego	1,696 09
Bank of Commerce, San Diego	3,814 31
Total	\$32,987 35

STATISTICAL INFORMATION.

Dividends paid since previous report	\$4,917 16
Debts collected since previous report: foreclosure, \$3,000; in profit and loss, \$9,190; cash, \$4,081 30	\$16,271 30
Amount realized on property sold since previous report	\$14,388 28
Total amount of dividends paid creditors to date	\$173,921 69
Rate of dividends paid creditors to date	35
Date of suspension	June 3, 1893

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated June 26, 1873.)

Showing its Financial Condition at Close of Business on July 31, 1896.

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Secretary.

Resources.		Liabilities.	
Real estate taken for debt	\$511,566 70	Capital paid in coin	\$100,000 00
Loans on real estate	452,276 42	Profit and loss and contin-	
Money on hand	319 06	gent fund	36,394 69
Due from Bank of California ..	49,274 70	Due depositors	870,552 21
Furniture and fixtures	100 00	Dividends unpaid	4,660 80
Expenses	716 25	Interest	2,186 45
Taxes	6 00	Interest capitalized in new	
Stock and farm implements ..	560 47	loans	817 95
Advance for irrigation and		Compensation interest	275 00
harvesting	115 50	Stock dividend unpaid	48 00
Total resources	\$1,014,935 10	Total liabilities	\$1,014,935 10

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Farquharson, 501; Jos. R. Wilcox, 18; Jas. Conlin, 4½; Thos. Downing, 40; Jos. M. Cumming, 2; Samuel J. Maguire, 4; Jos. F. Forderer, 30; Chas. D. Farquharson, 24; J. F. Cowdery, 5; Alex. T. Henderson, 3. Total number of shares held by the Directors is 631½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Assessed Value, 1895.
San Francisco	\$368 79	\$9,021 00
Fresno	155,705 03	116,651 00
Tulare	153,062 27	102,866 00
Madera	158,807 55	114,809 00
Shasta	3,303 37	3,900 00
Kern	5,431 59	2,818 00
Kings	20,639 62	23,745 00
Merced	4,249 62	3,200 00
San Diego	9,998 86	12,076 00
Totals	\$511,566 70	\$389,086 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Surveyor's Values.
Fresno	\$240,821 56	\$607,336 00
Tulare	68,181 08	193,210 00
Kings	73,487 69	197,815 00
Kern	55,168 06	163,320 00
Shasta	14,618 03	40,690 00
Totals	\$452,276 42	\$1,202,371 00

STATISTICAL INFORMATION.

Debts collected since previous report: Loans, \$65,040 04; bonds, \$4,886 84; interest and rent, \$16,127 03; total

Amount realized on property sold since previous report

Total amount of dividends paid creditors to date

Rate of dividends paid creditors to date

Date of suspension

Other details: Of the \$89,941 36 received from collections, bonds, and real estate, the sum of \$65,290 59 has been paid to depositors, which, with amounts previously reported, and dividends 1 and 2, makes total payments to depositors, \$293,150 89, or 25.19%.

GRANGERS BANK OF CALIFORNIA—SAN FRANCISCO.

(Incorporated April 27, 1874.)

Showing its Financial Condition at Close of Business on July 31, 1896.

H. M. LARUE, President.

AUG. MUENTER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$168,971 15	Capital paid in coin	\$605,617 88
Miscellaneous stocks	19,764 10	Due depositors	71,013 90
Loans on personal security and overdrafts	69,416 96	Due banks and bankers	53,000 00
Money on hand	13,037 60	Interest collected	7,264 10
Expenses	6,858 02		
Taxes	362 81		
Notes, in part secured and in part unsecured. Those secured are secured in part upon real property and in part upon stocks and crop mortgages	446,915 77		
Loss and gain	11,569 47		
Total resources	\$736,895 88	Total liabilities	\$736,895 88

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$605,617 88. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. M. LaRue, Sacramento, 37; H. J. Lewelling, Napa County, 50; Uriah Wood, Santa Clara County, 266; Seneca Ewer, Napa County, 100; A. D. Logan, Colusa County, 1,213; E. S. Pillsbury, San Francisco, 258; Thomas McConnell, Sacramento County, 120; Albert Meyer, San Francisco, 40; F. W. Lougee, San Francisco, 334; I. W. Hellman, Jr., San Francisco, 5; J. Dalzell Brown, San Francisco, 25. Total number of shares held by the Directors is 2,448 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Kern	\$981 34
Fresno	6,770 36
San Mateo	8,278 10
Stanislaus	20 00
San Joaquin	2,018 75
Santa Cruz	7,843 08
Tehama	2,136 42
Tulare	723 10
Merced	20,000 00
Yolo, Glenn, Tehama, and Butte	120,200 00
Total	\$168,971 15

We do not know, and cannot ascertain, market value.

LOANS ON REAL ESTATE BY COUNTIES.

The real estate securities are in the counties of Alameda, Butte, Contra Costa, Colusa, Fresno, Kings, Marin, Merced, Napa, Solano, San Joaquin, San Luis Obispo, Stanislaus, Tulare, and Yolo. Many of the mortgages give descriptions of property situated in several counties, securing the payment of but one promissory note. This bank keeps no application of loan register for which the market value can be ascertained, and we are not in a position to give correct or intelligent answer under this heading.

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.
Bank and corporate association stock	\$19,764 10

The foregoing balance sheet gives the balance of the respective accounts as they appear upon the books of this bank. We do not think the assets of the bank, after being converted into money, will yield more than 50% of the amount appearing on the books. We calculate, however, that after such conversion, the payment of the debts, expenses, and costs of liquidation, and of the dissolution of the corporation, the stockholders will receive a return of at least 20% of the capital stock paid in. The bank is now receiving absolute title to considerable real property mortgaged to it, which will expedite the liquidation of its affairs, for it enables it to realize upon its assets without first foreclosing its mortgages.

MASONIC SAVINGS AND LOAN ASSOCIATION—SAN FRANCISCO.

SAN FRANCISCO, August 24, 1896.

To the Honorable Board of Bank Commissioners of the State of California, San Francisco, Cal.:

GENTLEMEN: In the matter of the Masonic Savings and Loan Association, in liquidation, we have the pleasure to report that we have deposited with the State Treasurer all unpaid dividends; that this exhausts all the assets of the bank, and that there is nothing left to be done but to disincorporate.

Very respectfully,

H. T. GRAVES,
Secretary.

ODD FELLOWS SAVINGS BANK—SAN FRANCISCO.

(Incorporated October 13, 1866.)

Showing its Financial Condition at Close of Business on July 31, 1896.

A. W. SCOTT, President.

JAMES BENSON, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$55,639 40	Capital paid in coin	\$128,975 00
Money on hand	338 38	Due depositors	264,640 09
Due from banks and bankers	46,202 01	Dividends unpaid	22,678 70
Furniture and fixtures, on books at	540 75	Other liabilities	2,943 59
Other assets	18 47		
Balance	316,498 37		
Total resources	\$419,237 38	Total liabilities	\$419,237 38

The amount of authorized capital stock is \$250,000; amount subscribed is \$133,500; amount paid in coin is \$128,975. The total number of shares of stock issued is 1,249 shares; the amount paid on 1,163 shares of stock is \$124,900; on 16 shares of stock is \$1,200, equals 75%; on 45 shares of stock is \$2,250, equals 50%; on 25 shares of stock is \$625, equals 25%.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Scott, 12; H. J. Tilden, 10; Daniel Hicks, 10; Charles Montgomery, 20; L. B. Sonnenberg, 50; Louis Zeh, 35. Total number of shares held by the Directors is 137 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco	\$7,002 70
Sutter	48,636 70
Total	\$55,639 40

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
San Francisco Savings Union	\$16,615 29
German Savings and Loan Society, San Francisco	12,065 48
Savings and Loan Society, San Francisco	17,521 24
Total	\$46,202 01

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Order on ourselves in payment of loan, payable out of deposit as dividends are declared	\$18 47

STATISTICAL INFORMATION.

Dividends paid since previous report	\$1,377 86
Debts collected since previous report (being rent and interest)	\$1,040 23
Total amount of dividends paid creditors to date	\$1,829,801 92
Rate of dividends paid creditors to date	87½%
Date of suspension	Feb. 5, 1879.

PACIFIC BANK—SAN FRANCISCO.

(Incorporated February 17, 1863.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. M. McDONALD, President.

J. E. FARNUM, Secretary.

Resources.	Liabilities.
Real estate taken for debt \$207,729 06	Capital paid in coin \$1,000,000 00
Miscellaneous bonds and stocks 414,745 62	Profit and loss, surplus and contingent fund 507,534 90
Loans on real estate, stocks, bonds, and warrants, personal and other securities .. 1,066,785 61	Due depositors (certificates of deposit, and letters of credit) 643,386 51
Judgments 375,664 23	Dividends unpaid (in liquidation) 20,895 21
Money on hand 122 21	Other liabilities (stockholders' payments to depositors) 265 19
Due from Anglo-Californian Bank 1,376 85	Interest 3,378 55
Expenses (legal and attorney's fees, etc.) 8,627 98	
Taxes and insurance 231 80	
Other assets 100,177 00	
Total resources \$2,175,460 36	Total liabilities \$2,175,460 36

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. M. McDonald, 1,738; C. F. Lott, 104; J. O. Jephson, 10; Uriah Wood, 209; J. J. Bowen, 93; H. G. Meyer, 347; J. L. Cogswell, 10; Paul R. Mabury, 326. Total number of shares held by the Directors is 2,837 shares.

REAL ESTATE OWNED, BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco.....	\$34,640 55
Alameda.....	34,574 83
Contra Costa.....	1,229 93
Kings.....	7,101 41
Madera.....	59,480 10
Marin.....	700 00
Riverside.....	17,000 25
Santa Clara.....	4,500 00
San Mateo.....	100 00
Tulare.....	2,215 05
Territory of Arizona.....	24,732 57
State of Oregon.....	326 00
State of Washington.....	21,128 37
Total.....	\$207,729 06

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.
Miscellaneous stocks and bonds.....	\$414,745 62

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Collections unpaid (Portland, Oregon).....	\$190 35
California National Bank, San Diego (in liquidation).....	13,621 60
Consolidated National Bank, San Diego (in liquidation).....	367 78
First National Bank, Deming, New Mexico (in liquidation).....	224 45
Maverick Bank and Safe Deposit, San Antonio, Texas (in liquidation).....	1,372 22
Columbian Bank, Philadelphia (in liquidation).....	1,082 11
Helvetia Mine (overdraft).....	9,327 89
Mohawk Canal and Improvement Co. (overdraft).....	59,537 33
Bank of Madera (overdraft).....	14,453 27
Total.....	\$100,177 00

STATISTICAL INFORMATION.

Dividends paid since previous report (March 30, 1896).....	\$19,552 47
Debts collected since previous report.....	\$7,699 44
Amount realized on property sold since previous report.....	\$500 00
Total amount of dividends paid creditors to date.....	\$234,172 06
Rate of dividends paid creditors to date.....	30% (Dividend No. 6, of 5%, now in course of payment).
Date of suspension.....	June 22, 1893.

PEOPLE'S HOME SAVINGS BANK—SAN FRANCISCO.

(Incorporated May 11, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896.

GEORGE STONE, President.

JOHN F. SHEEHAN, Secretary.

Resources.		Liabilities.	
Real estate taken for debt.....	\$676,592 44	Capital paid in coin.....	\$228,100 00
Miscellaneous bonds.....	385,065 00	Due depositors.....	1,325,534 93
Loans on real estate.....	204,065 02	Dividends unpaid (stockholders).....	93 00
Loans on stocks, bonds, and warrants.....	73,597 19	Interest and rents collected.....	420 92
Loans on other securities.....	5,832 75	Capital stock (second call).....	666 66
Loans on personal security and overdrafts.....	723 53		
Money on hand.....	713 90		
Due from banks and bankers.....	46,215 32		
Furniture and fixtures.....	230 00		
Expenses.....	377 00		
Taxes.....	30 00		
Profit and loss.....	161,273 81		
Cost of second call on capital stock.....	99 55		
Total resources.....	\$1,554,815 51	Total liabilities.....	\$1,554,815 51

The amount of capital stock is \$1,000,000; amount paid in coin is \$228,100. The total number of shares of stock issued is 6,843 shares; the amount paid on each share of stock is \$33 33.

The names of the Directors, and number of shares of stock held by each, are as follows: George Stone, 5; George F. Davidson, 6; S. K. Thornton, 5; W. H. Phelps, 23; I. J. Truman, 5; E. M. Freeman, 5; W. P. Taylor, 5. Total number of shares held by the Directors is 54 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno.....	\$71,386 18	\$61,180 00
Kings.....	19,534 55	9,840 00
Los Angeles.....	39,870 67	15,000 00
Madera.....	45,797 76	15,930 00
Merced.....	11,310 15	9,600 00
Monterey.....	5,785 97	4,840 00
Riverside.....	82,971 87	41,500 00
San Bernardino.....	147,383 90	88,000 00
San Diego.....	13,627 75	9,000 00
San Francisco.....	48,733 65	18,700 00
San Luis Obispo.....	158,255 75	80,365 00
Shasta.....	6,634 76	6,244 00
Tulare.....	23,249 48	17,200 00
Territory of Arizona.....	2,050 00	1,600 00
Totals.....	\$676,592 44	\$378,999 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno.....	\$4,937 58	\$4,950 00
Madera.....	50,488 21	48,400 00
Napa.....	250 00	250 00
Riverside.....	90,997 20	58,808 00
San Bernardino.....	10,701 55	8,000 00
San Francisco.....	632 00	632 00
San Mateo.....	830 00	1,125 00
Territory of Arizona.....	45,228 48	40,000 00
Totals.....	\$204,065 02	\$162,165 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
Los Angeles Consolidated Electric Railway Co. bonds.....	\$220,000 00	\$220,000 00
Phoenix City Railway Co. bonds	165,000 00	165,065 00
Totals	\$385,000 00	\$385,065 00

AMOUNT LOANED ON BONDS, LOCAL SECURITIES, ETC.

	Amt. Loaned.
Local securities, bonds, etc.....	\$73,597 19
Note of H. W. Westphal, indorsed by C. O. Swanberg, still missing, but suit is pending for its recovery.	

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Balance due on notes of I. H. Ham, secured by attachment on real estate..	\$5,832 75

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Union Trust Co., San Francisco	\$29,277 67
Columbian Banking Co., San Francisco.....	16,937 65
Total	\$46,215 32

STATISTICAL INFORMATION.

Dividends paid since previous report (March 30, 1896)	\$8,962 23
Debts collected since previous report (March 30, 1896)	\$5,546 70
Amount realized on property sold since previous report (March 30, 1896)..	\$3,500 00
Total amount of dividends paid creditors to date	\$218,263 82
Rate of dividends paid creditors to date.....	15
Date of suspension	Receiver appointed May 1, 1894.
Total amount paid depositors since June 22, 1893	\$638,256 36

BANK OF SISSON, CROCKER & CO.—SAN FRANCISCO.

(Incorporated April 25, 1892.)

Showing its Financial Condition at Close of Business on July 31, 1896.

GEO. W. SCOTT, President.

C. F. BAKER, for Cashier.

Resources.		Liabilities.	
Loans on personal security and overdrafts	\$67,290 31	Capital paid in coin.....	\$50,000 00
Money on hand	3,024 00	Reserve fund	5,000 00
Due from banks and bankers ..	2,038 60	Interest	2,293 67
Furniture and fixtures.....	2,404 00	Profit and loss and contin-	
Expenses	560 63	gent fund.....	9,804 63
		Due depositors.....	4,994 24
		Certificates of deposit.....	225 00
		Other liabilities	3,000 00
Total resources	\$75,317 54	Total liabilities	\$75,317 54

The amount of capital stock is \$400,000; amount subscribed is \$200,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. W. Van Arsdale, 495 $\frac{3}{4}$; Geo. W. Scott, 436 $\frac{1}{4}$; D. W. Earl, 50; F. H. Green, 50; J. H. Sisson, 90 $\frac{1}{4}$; J. M. Haven, 50; J. H. Strobridge, 100. Total number of shares held by the Directors is 1,272 $\frac{1}{4}$ shares.

REPORTS
OF
PRIVATE BANKS OF CALIFORNIA.

REPORTS OF PRIVATE BANKS.

PEOPLE'S BANK OF BENICIA.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

W. L. CROOKS.....Owner.

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$10,000 00
Other real estate.....	1,037 37	Due depositors.....	39,786 64
Loans on real estate.....	5,700 00	City money.....	819 37
Loans on warrants.....	13 43		
Loans on personal security, including overdrafts.....	22,862 19		
Money on hand.....	7,551 32		
Due from banks and bankers.....	2,208 80		
Furniture and fixtures.....	1,100 00		
Expenses and taxes.....	132 90		
Total resources.....	\$50,606 01	Total liabilities.....	\$50,606 01

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books. Market Value.	
Solano.....	\$11,037 37	\$11,037 37

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Solano.....	\$5,700 00	\$20,000 00

AMOUNT LOANED ON WARRANT.

	Par Value.	Amt. Loaned.	Market Value.
County order.....	\$13 43	\$13 43	\$13 43

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco.....	\$1,933 01
Laidlaw & Co., New York.....	275 79
Total.....	\$2,208 80

J. FRANK & SONS, BANKERS—CALISTOGA.

*Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.*J. FRANK, F. FRANK, and M. FRANK, Partners. *W. F. FRANK, Cashier.*

Resources.		Liabilities.	
Real estate.....	\$55,000 00	Capital paid in coin.....	\$50,000 00
Miscellaneous bonds and stocks.....	7,500 00	Reserve fund.....	12,639 48
Loans on real estate.....	500 00	Due depositors.....	10,977 35
Loans on stocks, bonds, and warrants.....	8,000 00	Due banks and bankers.....	2,000 00
Loans on personal security, including overdrafts.....	3,621 93	Other liabilities.....	2,000 00
Money on hand.....	880 14		
Due from banks and bankers.....	1,214 76		
Furniture and fixtures.....	900 00		
Total resources.....	\$77,616 83	Total liabilities.....	\$77,616 83

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Market Value.
Solano.....	\$44,000 00
Napa.....	3,000 00
San Francisco.....	8,000 00
Total.....	\$55,000 00

C. A. STEVENS, BANKER—CALISTOGA.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

C. A. STEVENS.....Cashier.

Resources.		Liabilities.	
Miscellaneous stocks.....	\$750 00	Profit and loss.....	\$33 66
Loans on personal security, including overdrafts.....	4,562 10	Due depositors.....	9,107 49
Money on hand.....	1,238 93	State, county, or city money.....	591 93
Due from banks and bankers.....	3,182 05		
Total resources.....	\$9,733 08	Total liabilities.....	\$9,733 08

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Savings Bank of St. Helena stock.....	\$700 00	\$750 00	\$840 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco.....	\$1,646 79
Jas. H. Goodman & Co. Bank, Napa.....	458 47
Carver National Bank, St. Helena.....	1,076 79
Total.....	\$3,182 05

CRESSLER & BONNER, BANKERS—CEDARVILLE.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

W. M. T. CRESSLER and JOHN H. BONNER Partners.

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	58,586 28	Reserve fund.....	10,000 00
Loans on personal security, including overdrafts.....	72,053 61	Profit and loss.....	185 55
Money on hand.....	1,734 95	Due depositors.....	37,061 38
Due from banks and bankers..	6,463 25	County money.....	700 00
Expenses and taxes.....	297 50	Interest.....	830 80
		Rent.....	338 94
		Discount and exchange.....	18 92
Total resources.....	\$149,135 59	Total liabilities.....	\$149,135 59

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.
Modoc (bank building).....	\$10,000 00
We have other real estate costing \$54,816 57 in this county, but we do not include it in our banking business. It is unencumbered and most all productive and improved farms.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Lassen.....	\$300 00
Modoc.....	34,286 23
Harney County, Oregon.....	24,000 00
Total.....	\$58,586 23

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London and San Francisco Bank (Limited), San Francisco.....	\$4,828 00
Central National Bank, New York.....	850 17
Washoe County Bank, Reno, Nevada.....	785 08
Total.....	\$6,463 25

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Value.
Promissory notes and overdrafts.....	\$78,630 79	*\$72,053 61

* Estimated value and accumulated interest.

J. W. BROWN, BANKER—DOWNIEVILLE.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

J. W. BROWN Owner.

Resources.		Liabilities.	
Real estate.....	\$3,500 00	Capital paid in coin.....	\$5,000 00
County warrants.....	204 18	Reserve fund.....	7,000 00
Money on hand.....	1,562 34	Profit and loss.....	508 69
Due from London and San Francisco Bank (Limited).....	3,420 93	Due depositors.....	3,000 00
Furniture and fixtures.....	200 00	Other liabilities (collections).....	378 76
Other assets.....	7,000 00		
Total resources.....	\$15,887 45	Total liabilities.....	\$15,887 45

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Sierra	\$3,000 00	\$3,500 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants	\$204 18	\$196 00	\$204 18

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Goods, wares, and merchandise	\$7,000 00	\$7,000 00

W. & P. NICHOLLS, BANKERS—DUTCH FLAT.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

JOHN NICHOLLS, WILLIAM NICHOLLS, and WILLIAM NICHOLLS, JR. Partners.

Resources.		Liabilities.	
Bank premises	\$750 00	Capital paid in coin	\$50,000 00
Miscellaneous stocks	20,000 00	Profit and loss	3,190 94
Loans on real estate	21,556 00	Due depositors	31,190 04
Loans on personal security, including overdrafts	15,596 11		
Money on hand	3,511 39		
Due from banks and bankers	14,190 33		
Furniture and fixtures	750 00		
Expenses and taxes	428 00		
Other assets	7,599 15		
Total resources	\$84,380 98	Total liabilities	\$84,380 98

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	\$750 00	\$750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Lake	\$2,500 00	\$15,000 00
Merced	1,200 00	2,500 00
Placer	7,486 00	14,000 00
Stanislaus	10,370 00	17,500 00
Totals	\$21,556 00	\$49,000 00

AMOUNT INVESTED IN STOCK.

	Par Value.	Amt. Invested.	Market Value.
Spring Valley Water stock	\$20,000 00	\$20,000 00	\$19,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Placer County Bank, Auburn	\$1,039 61
Wells, Fargo & Co.'s Bank, San Francisco	13,150 72
Total	\$14,190 33

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold bullion	\$7,599 15	\$7,600 00

JAMES H. BURNHAM, BANKER—FOLSOM.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

Resources.		Liabilities.	
Bank premises and other real estate	\$18,252 94	Capital paid in coin	\$10,000 00
Miscellaneous stocks	1,330 00	Profit and loss	11,921 19
Loans on real estate	2,650 00	Due depositors	21,640 64
Loans on personal security, including overdrafts	4,445 34		
Money on hand	2,276 05		
Due from banks and bankers ..	13,856 09		
Furniture and fixtures	525 00		
Expenses and taxes	69 06		
Other assets (gold bullion)	157 35		
Total resources	\$43,561 83	Total liabilities	\$43,561 83

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$18,252 94	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
El Dorado	\$850 00	\$2,000 00
Sacramento	1,800 00	6,500 00
Totals	\$2,650 00	\$8,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
14 shares California State Bank stock	\$1,330 00	\$1,330 00	\$1,330 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
California State Bank, Sacramento	\$6,443 44
Wells, Fargo & Co.'s Bank, San Francisco	5,000 20
Hibernia Savings and Loan Society, San Francisco	1,093 50
San Francisco Savings Union	1,318 95
Total	\$13,856 09

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
8.69 ounces gold bullion	\$157 35	\$157 35

M. H. DODGE, BANKER—FOREST HILL.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

M. H. DODGECashier.

Resources.		Liabilities.	
Bank premises.....	\$2,000 00	Capital paid in coin.....	\$1,884 00
Other real estate.....	1,500 00	Profit and loss.....	6,647 00
Miscellaneous stocks.....	1,000 00	Due depositors.....	2,651 00
Money on hand.....	2,605 70	Other liabilities.....	175 00
Due from banks and bankers.....	2,251 30		
Other assets.....	2,000 00		
Total resources.....	\$11,357 00	Total liabilities.....	\$11,357 00

AMOUNT INVESTED IN STOCK.

	Par Value.	Market Value.
10 shares Odd Fellows (San José) stock.....	\$1,000 00	\$1,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco.....	\$332 57
Placer County Bank, Auburn.....	318 73
Hibernia Bank, San Francisco.....	1,364 00
San José Safe Deposit of Savings Bank.....	236 00
Total.....	\$2,251 30

BANK OF A. B. CARLOCK—FORT JONES.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

A. B. CARLOCK, Owner.MARTIN C. BEEM, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,000 00	Capital paid in coin.....	\$35,000 00
Other real estate.....	2,500 00	Profit and loss.....	3,372 92
Miscellaneous stocks.....	2,600 00	Due depositors.....	52,290 81
Loans on real estate.....	35,865 00	Due banks and bankers.....	127 99
Loans on other securities.....	36,597 54		
Money on hand.....	6,537 79		
Due from banks and bankers.....	1,191 39		
Furniture and fixtures.....	1,500 00		
Total resources.....	\$90,791 72	Total liabilities.....	\$90,791 72

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Siskiyou.....	\$6,500 00	\$7,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern.....	\$9,075 00	\$20,000 00
Siskiyou.....	26,790 00	50,000 00
Totals.....	\$35,865 00	\$70,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Bank of Bakersfield stock.....	\$3,000 00	\$1,500 00	\$1,500 00
Pacific Surety Co. (San Francisco) stock	1,000 00	1,000 00	1,200 00
Siskiyou Creamery Co. (Fort Jones) stock.....	100 00	100 00	100 00
Totals	\$4,100 00	\$2,600 00	\$2,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, San Francisco	\$713 79
Siskiyou County Bank, Yreka.....	477 60
Total	\$1,191 39

WEISSBEIN BROS. & CO., BANKERS—GRASS VALLEY.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

JOSEPH WEISSBEIN and JACOB WEISSBEIN.....Partners.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$70,599 88	Capital paid in coin.....	\$50,000 00
Loans on real estate	37,002 45	Reserve fund	9,204 51
Loans on stocks, bonds, and warrants.....	1,112 41	Due depositors.....	66,158 01
Loans on personal security, including overdrafts.....	12,394 44	Due banks and bankers.....	2,896 76
Money on hand.....	6,283 35		
Expenses and taxes.....	866 75		
Total resources	\$123,259 28	Total liabilities.....	\$128,259 28

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value
San Francisco	\$57,937 06	\$75,000 00
Nevada.....	7,841 92	12,000 00
Totals	\$65,778 98	\$87,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco.....	\$18,269 36	\$35,000 00
Nevada.....	18,733 09	30,000 00
Totals	\$37,002 45	\$65,000 00

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
710 shares Gold Hill Mining Co. stock.....	\$816 50	\$816 50
1,330 shares W. Y. O. D. Mining Co. stock	3,956 90	6,650 00
Totals	\$4,773 40	\$7,466 50

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
2,995 shares Grass Valley Lumber Co. stock.....}	\$4,995 00	\$1,041 66	\$3,000 00
2,000 shares Union Lumber Co. stock.....}			
62 shares W. Y. O. D. Mining Co. stock.....	-----	58 25	310 00
2 shares Nevada County Narrow Gauge R. R. Co. stock.....	200 00	12 50	20 00
Totals	-----	\$1,112 41	\$3,330 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold dust	\$586 40	\$586 40

J. W. SURFACE & SON, BANKERS—IONE.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

J. W. SURFACE and JACOB SURFACE.....Partners.

Resources.		Liabilities.	
Real estate.....	\$11,450 00	Capital paid in coin.....	\$20,000 00
Miscellaneous stocks.....	8,700 00	Profit and loss.....	1,712 62
Loans on real estate.....	750 00	Due depositors.....	48,925 10
Loans on stocks.....	800 00	Other liabilities (notes).....	12,734 33
Loans on personal security, in- cluding overdrafts.....	39,162 65	Certificates of deposit out- standing.....	430 00
Money on hand.....	7,861 55		
Due from California State Bank, Sacramento.....	12,232 62		
Furniture and fixtures.....	1,475 00		
Expenses and taxes.....	1,370 23		
Total resources.....	\$83,802 05	Total liabilities.....	\$83,802 05

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Amador	\$4,500 00	\$3,250 00
Alameda	7,000 00	7,000 00
Santa Cruz	1,200 00	1,200 00
Totals	\$12,700 00	\$11,450 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sacramento	\$750 00	\$1,200 00

AMOUNT INVESTED IN STOCK.

	Par Value.	Amt. Invested.	Market Value.
323 shares Amador County Roller Flour Mills stock	\$8,075 00	\$8,700 00	\$10,093 75

AMOUNT LOANED ON STOCK.

	Par Value.	Amt. Loaned.	Market Value.
64 shares Amador County Roller Flour Mills stock	\$1,600 00	\$800 00	\$2,000 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
On notes and other personal security	\$39,162 65	\$39,162 65

SEELEY & BICKFORD, BANKERS—NAPA CITY.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

C. B. SEELEY and L. A. BICKFORD Partners.

Resources.		Liabilities.	
Real estate.....	\$3,100 00	Capital paid in coin.....	\$36,168 34
County warrants.....	508 27	Profit and loss.....	1,383 07
Loans on real estate.....	3,044 00	Due depositors.....	38,436 26
Loans on personal security, including overdrafts.....	52,645 00	State, county, or city money.....	1,620 56
Money on hand.....	13,975 79		
Due from Sather Banking Co., San Francisco.....	1,719 85		
Other assets.....	2,615 32		
Total resources.....	\$77,608 23	Total liabilities.....	\$77,608 23

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa.....	\$3,044 00	\$6,000 00

AMOUNT INVESTED IN STOCK AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants.....	\$508 27	\$482 86	\$482 86
Napa Building and Loan Association stock.....	2,615 32	2,190 00	2,190 00
Totals.....	\$3,123 59	\$2,672 86	\$2,672 86

BANK OF PASO ROBLES.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

R. E. JACK, I. GOLDTREE, and F. D. FROST, Partners.

F. D. FROST, Cashier.

Resources.		Liabilities.	
Real estate.....	\$7,769 92	Capital paid in coin.....	\$45,000 00
County warrants.....	66 60	Profit and loss.....	6,179 98
Loans on real estate.....	32,549 75	Due depositors.....	118,719 97
Loans on personal security, including overdrafts.....	124,180 74	State, county, or city money.....	339 36
Money on hand.....	5,877 07	Due banks and bankers.....	7,116 07
Due from Anglo-Californian Bank (Limited), San Fran- cisco.....	2,740 13	Other liabilities.....	296 80
Furniture and fixtures.....	1,815 10		
Expenses and taxes.....	2,652 87		
Total resources.....	\$177,652 18	Total liabilities.....	\$177,652 18

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo.....	\$7,769 92	\$12,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	\$31,793 75	\$50,000 00
Monterey	756 00	1,500 00
Totals	\$32,549 75	\$51,500 00

AMOUNT INVESTED IN WARRANT.

	Par Value.	Amt. Invested.	Market Value.
San Luis Obispo County school warrant	\$66 60	\$66 60	\$66 60

THOS. ALDERSON, BANKER—PLACERVILLE.

Showing the Condition of said Banking Firm on the Morning of March 30, 1896.

THOS. ALDERSON Cashier.

Resources.		Liabilities.	
Bank premises	\$7,000 00	Capital paid in coin	\$28,000 00
Other real estate	16,000 00	Reserve fund	7,800 00
Loans on real estate	9,000 00	Profit and loss	4,489 60
Money on hand	15,850 00	Due depositors	15,500 00
Due from banks and bankers ..	7,339 60		
Furniture and fixtures	600 00		
Total resources	\$55,789 60	Total liabilities	\$55,789 60

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
National Bank of D. O. Mills & Co., Sacramento	\$944 62
Sather Banking Co., San Francisco	6,394 98
Total	\$7,339 60

A. MIERSON, BANKER—PLACERVILLE.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

A. MIERSON President.

Resources.		Liabilities.	
Real estate	\$13,500 00	Capital paid in coin	\$75,000 00
Miscellaneous bonds and stocks	13,200 00	Profit and loss	9,680 68
Loans on real estate	5,800 00	Due depositors	43,705 08
Loans on personal security, including overdrafts	30,350 00		
Money on hand	3,785 00		
Due from banks and bankers ..	30,350 76		
Expenses and taxes	31,400 00		
Total resources	\$128,385 76	Total liabilities	\$128,385 76

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado.....	\$13,500 00	\$13,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
El Dorado.....	\$5,800 00	\$5,800 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
El Dorado Milling Co. stock.....	\$300 00	\$300 00	\$300 00
El Dorado Fruit Association stock.....	50 00	50 00	50 00
Masonic Hall Association stock.....	250 00	250 00	250 00
El Dorado Building and Loan Association stock.....	5,000 00	1,625 00	1,750 00
Acme Building and Loan Association stock.....	5,000 00	1,525 00	1,650 00
Home Security Building and Loan Association stock.....	5,000 00	2,125 00	2,600 00
Pacific Building and Loan Association stock.....	2,000 00	1,020 00	1,250 00
United States 4% bonds, 1907.....	5,000 00	5,350 00	5,350 00
Totals.....	\$22,600 00	\$12,245 00	\$13,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
California State Bank, Sacramento.....	\$2,000 11
Anglo-Californian Bank (Limited), San Francisco.....	10,350 65
Central National Bank, New York.....	17,765 00
German Savings and Loan Society, San Francisco.....	235 00
Total.....	\$30,350 76

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Merchandise stock.....	\$30,000 00
Furniture and fixtures.....	1,400 00
Total.....	\$31,400 00

BLOCHMAN BANKING COMPANY—SAN DIEGO.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

M. BLOCHMAN, L. A. BLOCHMAN, and C. BLOCHMAN Partners.
M. BLOCHMAN, Manager. L. A. BLOCHMAN, Cashier.

Resources.		Liabilities.	
Real estate.....	\$2,480 15	Capital paid in coin.....	\$20,000 00
Miscellaneous stocks.....	2,486 65	Profit and loss.....	218 02
Miscellaneous warrants.....	1,167 36	Due depositors.....	51,363 11
Loans on real estate.....	5,205 00	Due banks and bankers.....	84 08
Loans on stocks and warrants.....	5,150 00		
Loans on other securities.....	12,993 37		
Loans on personal security, including overdrafts.....	19,648 55		
Money on hand.....	11,170 66		
Due from banks and bankers.....	9,674 17		
Furniture and fixtures.....	1,000 00		
Expenses and taxes.....	125 83		
Other assets.....	563 47		
Total resources.....	\$71,665 21	Total liabilities.....	\$71,665 21

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$2,480 15	\$3,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	\$5,090 00	\$13,275 00
Jefferson County, State of Washington	115 00	250 00
Totals	\$5,205 00	\$13,525 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
San Diego Building and Loan Association stock ..	\$17,200 00	\$2,486 65	\$2,733 54
San Diego County warrants	277 35	277 35	277 35
San Diego County school orders	544 71	544 71	544 71
Irrigation warrants (Jamacha District)	502 60	345 30	251 30
Totals	\$18,524 06	\$3,654 01	\$3,806 90

AMOUNT LOANED ON STOCKS AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
San Diego Building and Loan Association stock ..	\$13,400 00	\$1,660 00	\$2,605 00
Golden Hill Land Association stock	11,100 00	200 00	500 00
Escondido Land and Power Co. stock	3,700 00	400 00	700 00
Masonic Building and Hall Association stock ..	7,800 00	2,350 00	12,000 00
County school warrant	500 00	480 00	500 00
Irrigation warrant	60 00	10 00	30 00
Georgia Railroad stock	2,000 00	50 00	500 00
Totals	\$38,560 00	\$5,150 00	\$16,835 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgages	\$295 00	\$1,350 00
Assignment of street-grading contract	800 00	3,000 00
Mortgages and notes held as collateral	2,037 75	4,755 00
Warehouse receipts, principally barley and guano ..	6,174 27	7,750 00
Advances to city and county officials on salaries earned and accepted by Auditor	479 60	675 00
Life insurance policies, merchandise, etc.	3,206 75	8,460 00
Totals	\$12,993 37	\$25,990 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Wells, Fargo & Co.'s Bank, New York	\$7,358 22
London, Paris, and American Bank (Limited), San Francisco ..	1,208 46
Farmers and Merchants Bank, Los Angeles	392 29
Consolidated National Bank, San Diego, \$1,514 35; carried on our books as ..	169 23
Savings Bank of San Diego County, \$1,745 20; carried on our books as	545 97
Total	\$9,674 17

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Mexican and other foreign coin on hand	\$200 08	\$225 00
Gold bullion on hand	363 39	375 00
Totals	\$563 47	\$600 00

BANK OF SAN BERNARDINO.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

LEWIS JACOBS, San Bernardino; LEWIS MEYERSTEIN, San Francisco Partners.
 LEWIS JACOBS, Manager.

Resources.		Liabilities.	
Bank premises	\$9,000 00	Capital paid in coin	\$200,000 00
Other real estate	56,992 79	Profit and loss	4,058 10
Miscellaneous stocks	10,375 00	Due depositors	131,969 22
Loans on real estate	76,906 08	County money	24,426 57
Loans on stocks	11,841 75	Due banks and bankers	3,337 63
Loans on personal security, including overdrafts	137,001 68		
Money on hand	13,513 61		
Due from banks and bankers ..	27,662 11		
Furniture and fixtures	1,675 00		
Gold dust	118 00		
Interest accrued	18,705 50		
Total resources	\$363,791 52	Total liabilities	\$363,791 52

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino (banking premises)	\$9,000 00	\$9,000 00
San Bernardino (real estate taken for debt)	54,242 99	54,242 99
Riverside (real estate taken for debt)	2,749 80	2,749 80
Totals	\$65,992 79	\$65,992 79

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Bernardino	\$51,997 40
Riverside	21,908 68
Los Angeles	3,000 00
Total	\$76,906 08
Market value, about same amount.	

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
50 shares London, Paris, and American Bank (Limited), San Francisco, stock	\$5,625 00	\$5,825 00
100 shares San Bernardino Hotel Building Association stock ..	4,750 00	4,750 00
Totals	\$10,375 00	\$10,575 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.
San Bernardino Hotel Building Association stock, Bear Valley Land and Water Co. water certificates (Class A), Crafton Water Co. stock, Lytle Creek Water Co. stock, City Creek Water Co. stock, Valley Land and Water Co. stock	\$11,841 75
No open market value, but worth more than amount loaned.	

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
London, Paris, and American Bank (Limited), San Francisco	\$7,867 91
Kountze Bros., New York	19,789 42
First National Bank, Riverside	4 78
Total	\$27,662 11

A. P. HOTALING & CO., BANKERS—SAN RAFAEL.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

ANSON P. HOTALING, Sole Owner.

S. M. AUGUSTINE, Cashier.

Resources.		Liabilities.	
Bank premises	\$134,965 51	Capital paid in coin	\$217,200 46
Miscellaneous bonds and stocks	27,077 25	Profit and loss	50,080 28
Loans on real estate	165,211 28	Due depositors	124,238 30
Loans on personal security, including overdrafts	14,384 45	City money	1,027 07
Money on hand	40,321 75		
Expenses and taxes	411 40		
Other assets	10,174 47		
Total resources	\$392,546 11	Total liabilities	\$392,546 11

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books. Market Value.	
Marin	\$134,965 51	\$134,965 51

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned. Market Value.	
Marin	\$165,211 28	\$240,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
77 shares Tomales Bank stock	\$7,700 00	\$18,427 25	\$18,427 25
173 shares Marin County Water Co. stock	17,300 00	8,650 00	8,650 00
Totals	\$25,000 00	\$27,077 25	\$27,077 25

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books. Market Value.	
Interest due and unpaid, mostly on mortgages	\$10,174 47	\$10,174 47

A. F. REDEMEYER, BANKER—UKIAH.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

A. F. REDEMEYER

Cashier.

Resources.		Liabilities.	
Bank premises	\$1,000 00	Capital paid in coin	\$100,000 00
Other real estate	30,000 00	Reserve fund	55,249 00
Miscellaneous stocks	4,600 00	Due depositors	9,000 00
Loans on real estate	119,650 00		
Loans on personal security, including overdrafts	5,000 00		
Money on hand	3,000 00		
Due from banks and bankers	974 00		
Furniture and fixtures	25 00		
Total resources	\$164,249 00	Total liabilities	\$164,249 00

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$5,000 00	\$4,000 00
Mendocino	30,000 00	25,000 00
Totals	\$35,000 00	\$29,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino	\$119,650 00	\$110,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Bank of Ukiah stock	\$4,600 00	\$4,600 00	\$3,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Alfred Borel & Co., San Francisco	\$974 00
Pacific Bank, San Francisco	2,500 00
Totals	\$3,474 00

WM. COLLINS & SONS, BANKERS—VENTURA.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1896.

D. EDWARD COLLINS and J. S. COLLINS, Partners.

J. S. COLLINS, Cashier.

Resources.		Liabilities.	
Bank premises	\$18,500 00	Capital paid in coin	\$100,000 00
Other real estate	11,975 00	Reserve fund	131,030 64
Miscellaneous bonds and stocks	38,132 10	Due depositors	223,085 70
Loans on real estate	129,635 09	Due banks and bankers	1,539 38
Loans on other securities	15,000 00		
Loans on personal security, including overdrafts	200,000 00		
Money on hand	28,617 49		
Due from banks and bankers	11,296 04		
Furniture and fixtures	2,500 00		
Total resources	\$455,655 72	Total liabilities	\$455,655 72

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Ventura	\$30,475 00	\$36,150 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura	\$129,635 09	\$160,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Ventura sewer and municipal bonds	\$19,815 00	\$19,815 00	\$20,415 00
California Bank (Oakland) stock	18,150 00	18,150 00	18,150 00
Totals	\$37,965 00	\$37,965 00	\$38,565 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

	Amount.
Bank of California, San Francisco	\$59 78
Laidlaw & Co., New York	10,718 96
Santa Barbara County National Bank	12 85
Sather Banking Co., San Francisco	504 45
Total	<hr/> \$11,296 04

ANNUAL REPORTS

FURNISHED BY

THE NATIONAL BANKS

IN THE STATE OF CALIFORNIA.

REPORTS OF NATIONAL BANKS.

FIRST NATIONAL BANK OF COLTON.

(Organized October 18, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

J. W. ROBERTS, President.

HOWARD B. SMITH, Cashier.

Resources.		Liabilities.	
Bank premises	\$9,000 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	3,520 00	Reserve and surplus fund	10,000 00
United States bonds to secure circulation	12,500 00	Undivided profits and contingent fund	2,580 57
Miscellaneous bonds, stocks, and warrants	9,013 20	Due depositors	85,539 24
Redemption fund with U. S. Treasurer	562 50	Due banks and bankers	410 26
Premium on U. S. bonds	1,125 00	National Bank notes outstanding	11,250 00
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security	83,547 86	Certified checks	7 80
Money on hand	14,116 59		
Due from banks and bankers	24,222 02		
Furniture and fixtures	1,750 00		
Expenses and taxes	430 70		
Total resources	\$159,787 87	Total liabilities	\$159,787 87

The amount of capital stock is \$50,000; amount subscribed is \$50,000; total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; amount paid on each share of stock is \$100.

The names of the Directors are as follows: J. W. Roberts, S. M. Goddard, W. W. Wilcox, Geo. E. Burrall, Howard B. Smith.

FIRST NATIONAL BANK OF FRESNO.

(Organized April, 1882.)

Showing its Financial Condition at Close of Business on July 31, 1896.

O. J. WOODWARD, President.

E. A. WALROND, Cashier.

Resources.		Liabilities.	
Bank premises	\$37,577 24	Capital paid in coin	\$100,000 00
Real estate taken for debt	41,080 03	Reserve and surplus fund	135,000 00
United States bonds to secure circulation	25,000 00	Undivided profits and contingent fund	21,274 19
Miscellaneous bonds, stocks, and warrants	53,083 77	Due depositors	380,742 22
Redemption fund with U. S. Treasurer	1,125 00	State, county, or city money	52,909 94
Premium on U. S. bonds	3,100 00	Due banks and bankers	17,570 65
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security	434,956 24	National Bank notes outstanding	15,100 00
Money on hand	57,592 95	Certified checks	205 00
Checks and other cash items	1,059 37	Dividends unpaid	190 00
Due from banks and bankers	60,954 72		
Furniture and fixtures	6,250 00		
Expenses and taxes	1,212 68		
Total resources	\$722,992 00	Total liabilities	\$722,992 00

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: O. J. Woodward, 100; J. Vogel, 100; E. Kennedy, 200; T. C. Waite, 70; C. L. Walter, 20. Total number of shares held by the Directors is 490 shares.

FRESNO NATIONAL BANK.

(Organized May 1, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896.

JOHN McMULLIN, President.

C. ALLISON TELFER, Cashier.

Resources.		Liabilities.	
Bank premises	\$33,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	48,571 05	Reserve and surplus fund	8,500 00
United States bonds to secure circulation	50,000 00	Undivided profits and contingent fund	9,938 48
Miscellaneous bonds, stocks, and warrants	2,634 00	Due depositors	264,972 17
Redemption fund with U. S. Treasurer	2,250 00	National Bank notes outstanding	45,000 00
Loans and discounts on personal security	326,564 66		
Money on hand	34,765 38		
Checks and other cash items	4,060 30		
Due from banks and bankers	22,701 50		
Furniture and fixtures	2,000 00		
Expenses and taxes	1,513 76		
Due from U. S. Treasurer	350 00		
Total resources	\$528,410 65	Total liabilities	\$528,410 65

The amount of capital stock is \$200,000; amount subscribed is \$200,000; total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. A. Reed, 20; F. D. Vanderlip, 50; John McMullin, 10; A. A. Smith, 10; F. P. Wickersham, 110; E. G. Chaddock, 76; John D. Gray, 30. Total number of shares held by the Directors is 306 shares.

FIRST NATIONAL BANK OF LOS ANGELES.

(Organized October, 1880.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the
Officers of the Bank.

J. M. ELLIOTT, President.

FRANK A. GIBSON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$55,000 00	Capital paid in coin.....	\$400,000 00
Real estate taken for debt.....	75,656 19	Reserve and surplus fund.....	80,000 00
United States bonds to secure circulation.....	50,000 00	Undivided profits and contingent fund.....	178,347 83
Miscellaneous bonds, stocks, and warrants.....	207,779 06	Due depositors.....	1,577,056 65
Redemption fund with U. S. Treasurer.....	2,250 00	Due banks and bankers.....	55,603 84
Loans on stocks, bonds, and warrants.....	371,445 20	National Bank notes outstanding.....	43,300 00
Loans on other securities (grain, etc.).....	57,452 23	Certified checks.....	2,445 10
Loans and discounts on personal security.....	860,877 90		
Money on hand.....	302,024 04		
Checks and other cash items.....	6,440 88		
Due from banks and bankers.....	347,827 92		
Total resources.....	\$2,336,753 42	Total liabilities.....	\$2,336,753 42

The amount of capital stock is \$400,000; amount subscribed is \$400,000; total amount actually paid in coin by stockholders for capital stock is \$400,000. The total number of shares of stock issued is 4,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Bicknell, 60; J. D. Hooker, 15; J. M. Elliott, 100; H. Jevne, 13; Wm. G. Kerckhoff, 50; W. C. Patterson, 100; F. Q. Story, 60; Wm. G. Kerckhoff and W. C. Patterson, jointly, 12. Total number of shares held by the Directors is 410 shares.

LOS ANGELES NATIONAL BANK.

(Organized April 3, 1883.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

GEO. H. BONEBRAKE, President.

F. C. HOWES, Cashier.

Resources.	Liabilities.
Bank premises.....	Capital paid in coin.....
Real estate taken for debt.....	Reserve and surplus fund.....
United States bonds to secure	Undivided profits and con-
circulation.....	tingent fund.....
Miscellaneous bonds, stocks,	Due depositors.....
and warrants.....	National Bank notes out-
Redemption fund with U. S.	standing.....
Treasurer.....	Certified checks.....
Premium on U. S. bonds.....	
Loans on stocks, bonds, and	
warrants.....	
Loans and discounts on per-	
sonal security.....	
Money on hand.....	
Due from banks and bankers.....	
Furniture and fixtures.....	
Expenses and taxes.....	
Other U. S. bonds.....	
Overdrafts.....	
Total resources.....	Total liabilities.....

The amount of capital stock is \$500,000; amount subscribed is \$500,000; total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: M. T. Allen, 65; Geo. H. Bonebrake, 661; W. C. Brown, 75; A. W. Francisco, 10; Warren Gillelen, 297; P. M. Green, 200; F. C. Howes, 140; E. P. Johnson, 10; C. A. Marriner, 10. Total number of shares held by the Directors is 1,468 shares.

NATIONAL BANK OF CALIFORNIA—LOS ANGELES.

(Organized September 1, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. M. C. MARBLE, President.

A. HADLEY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$37,281 91	Capital paid in coin	\$250,000 00
United States bonds to secure circulation	150,000 00	Reserve and surplus fund	13,000 00
Miscellaneous bonds, stocks, and warrants	30,081 45	Undivided profits and contingent fund	8,784 76
Redemption fund with U. S. Treasurer	6,752 50	Due depositors	387,983 42
Premium on U. S. bonds	6,000 00	Due banks and bankers	19,194 27
Loans on stocks, bonds, and warrants	102,816 70	National Bank notes outstanding	135,000 00
Loans and discounts on personal security	276,720 28	Certified checks	11 00
Money on hand	88,275 74	Dividends unpaid	100 00
Checks and other cash items	5,527 15		
Due from banks and bankers	102,515 01		
Furniture and fixtures	6,000 00		
Expenses and taxes	2,102 71		
Total resources	\$814,073 45	Total liabilities	\$814,073 45

The amount of capital stock is \$250,000; amount subscribed is \$250,000; total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. M. C. Marble, 910; O. H. Churchill, 150; E. F. C. Klokke, 50; O. T. Johnson, 100; Nelson Story, 50; W. S. DeVan, 25; John Wolfskill, 50; T. E. Newlin, 10; M. H. Sherman, 50; George Irvine, 110; F. O. Johnson, 10; A. Hadley, 10; N. W. Stowell, 10. Total number of shares held by the Directors is 1,535 shares.

MERCHANTS NATIONAL BANK—LOS ANGELES.

(Organized May 17, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

W. L. GRAVES, President.

W. H. HOLLIDAY, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$8,180 00	Capital paid in coin	\$200,000 00
United States bonds to secure circulation	50,000 00	Reserve and surplus fund	22,000 00
Miscellaneous bonds, stocks, and warrants	10,103 55	Undivided profits and contingent fund	13,669 53
Redemption fund with U. S. Treasurer	2,250 00	Due depositors	474,090 21
Premium on U. S. bonds	4,250 00	Due banks and bankers	17,798 63
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security	463,527 47	National Bank notes outstanding	43,150 00
Money on hand	96,909 45	Certified checks	4,412 27
Checks and other cash items	106 30		
Due from banks and bankers	135,306 17		
Furniture and fixtures	2,500 00		
Expenses and taxes	1,987 70		
Total resources	\$775,120 64	Total liabilities	\$775,120 64

The amount of capital stock is \$200,000; amount subscribed is \$200,000; total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. H. Avery, 50; L. N. Breed, 10; W. F. Bosbyshell, 52; W. H. Holliday, 320; W. L. Graves, 355; Silas Holman, 50; H. T. Newell, 50; Frank Rader, 20; C. N. Flint, 50; E. P. Bosbyshell, 163; Percy R. Wilson, 10. Total number of shares held by the Directors is 1,130 shares.

FIRST NATIONAL BANK—MODESTO.

(Organized January 23, 1884.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

O. McHENRY, President.

J. E. WARD, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ----	\$6,275 00	Capital paid in coin -----	\$100,000 00
United States bonds to secure circulation -----	25,000 00	Reserve and surplus fund ----	20,000 00
Redemption fund with U. S. Treasurer -----	1,125 00	Undivided profits and contingent fund -----	2,727 74
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security -----	188,463 85	Due depositors -----	107,292 33
Money on hand -----	19,606 35	State, county, or city money -	46,012 79
Due from banks and bankers -	64,955 63	Due banks and bankers.	7,364 97
Furniture and fixtures -----	800 00	National Bank notes outstanding -----	22,500 00
Total resources -----	\$306,225 83	Unpaid dividends -----	328 00
		Total liabilities -----	\$306,225 83

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Hewel, 50; J. P. Islip, 40; O. McHenry, 436; Garrison Turner, 20; W. B. Wood, 40. Total number of shares held by the Directors is 586 shares.

FIRST NATIONAL BANK—MONROVIA.

(Organized July, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896.

JOHN H. BARTLE, President.

W. A. CHESSE, Cashier.

Resources.		Liabilities.	
Bank premises -----	\$21,000 00	Capital paid in coin -----	\$50,000 00
United States bonds to secure circulation -----	12,500 00	Reserve and surplus fund ----	10,000 00
Miscellaneous bonds, stocks, and warrants -----	5,600 00	Undivided profits and contingent fund -----	4,105 61
Redemption fund with U. S. Treasurer -----	562 50	Due depositors -----	69,589 24
Premium on U. S. bonds -----	1,375 00	National Bank notes outstanding -----	11,250 00
Loans on stocks, bonds, and warrants -----	16,000 00		
Loans and discounts on personal security -----	61,249 12		
Money on hand -----	5,577 13		
Due from banks and bankers -	17,849 74		
Furniture and fixtures -----	2,000 00		
Expenses and taxes -----	1,231 36		
Total resources -----	\$144,944 85	Total liabilities -----	\$144,944 85

The amount of capital stock is \$50,000; amount subscribed is \$50,000; total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. W. Hellman, 49; T. L. Duque, 10; J. F. Sartori, 20; J. H. Bartle, 95; J. W. Winston, 10. Total number of shares held by the Directors is 184 shares.

FIRST NATIONAL BANK—OAKLAND.

(Organized April 10, 1875.)

Showing its Financial Condition at Close of Business on July 31, 1896.

P. E. BOWLES, President.

L. G. BURFEE, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$55,833 44	Capital paid in coin.....	\$300,000 00
United States bonds to secure circulation.....	50,000 00	Reserve and surplus fund....	26,000 00
Miscellaneous bonds, stocks, and warrants.....	23,072 10	Undivided profits and contingent fund.....	17,802 34
Redemption fund with U. S. Treasurer.....	2,250 00	Due depositors.....	393,188 18
Premium on U. S. bonds.....	4,500 00	Due banks and bankers.....	4,030 34
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security.....	507,530 46	National Bank notes outstanding.....	44,400 00
Money on hand.....	85,957 85	Certified checks.....	3,795 51
Checks and other cash items.....	4,897 59	Letter of credit.....	122 28
Due from banks and bankers.....	54,369 58	Dividends.....	7,648 50
Furniture and fixtures.....	6,700 00		
Expenses and taxes.....	1,876 13		
Total resources.....	\$796,987 15	Total liabilities.....	\$796,987 15

The amount of capital stock is \$300,000; amount subscribed is \$300,000; total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: P. E. Bowles, 396; G. W. McNear, 405; E. W. Runyon, 154; L. C. Morehouse, 30; J. C. Martin, 10; W. P. Jones, 60; Wallace Everson, 10; W. H. Chickering, 10; L. G. Burpee, 10. Total number of shares held by the Directors is 1,085 shares.

UNION NATIONAL BANK OF OAKLAND.

(Organized May 20, 1875.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

THOMAS PRATHER, President.

C. E. PALMER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$12,698 01	Capital paid in coin.....	\$150,000 00
United States bonds to secure circulation.....	50,000 00	Reserve and surplus fund.....	150,000 00
Miscellaneous bonds, stocks, and warrants.....	50,979 07	Undivided profits and contingent fund.....	28,660 53
Redemption fund with U. S. Treasurer.....	2,250 00	Due depositors.....	580,528 13
Premium on U. S. bonds.....	3,161 75	State, county, or city money.....	30,000 00
Loans on stocks, bonds, and warrants.....	221,760 34	Due banks and bankers.....	32,037 12
Loans on other securities (grain, etc.).....	6,400 00	National Bank notes outstanding.....	45,000 00
Loans and discount on personal security.....	587,238 00	Certified checks.....	3,004 97
Money on hand.....	56,199 43	Dividends unpaid.....	852 00
Due from banks and bankers.....	19,151 01		
Furniture and fixtures.....	8,010 45		
Expenses and taxes.....	2,234 69		
Total resources.....	\$1,020,082 75	Total liabilities.....	\$1,020,082 75

The amount of capital stock is \$150,000; amount subscribed is \$150,000; total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,500; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edson F. Adams, 251; John Charles Adams, 251; R. S. Farrelly, 80; S. Huff, 85; J. West Martin, 127; Thos. Prather, 252; C. E. Palmer, 26. Total number of shares held by the Directors is 1,072 shares.

FIRST NATIONAL BANK OF PASADENA.

(Organized May 10, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

P. M. GREEN, President.

A. H. CONGER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$45,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	38,826 07	Reserve and surplus fund.....	50,000 00
United States bonds to secure circulation.....	25,000 00	Undivided profits and contingent fund.....	17,161 43
Miscellaneous bonds, stocks, and warrants.....	97,477 20	Due depositors.....	545,330 12
Redemption fund with U. S. Treasurer.....	1,125 00	Due banks and bankers.....	14,102 05
Premium on U. S. bonds.....	3,761 78	National Bank notes outstanding.....	22,500 00
Loans on stocks, bonds, and warrants.....	89,253 53	Certified checks.....	600 00
Loans and discounts on personal security.....	282,032 63		
Money on hand.....	97,617 30		
Checks and other cash items.....	572 66		
Due from banks and bankers.....	64,108 96		
Furniture and fixtures.....	3,000 00		
Expenses and taxes.....	1,918 47		
Total resources.....	\$749,693 60	Total liabilities.....	\$749,693 60

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: P. M. Green, 50; B. F. Ball, 135; H. G. Bennett, 10; G. H. Bonebrake, 100; H. M. Hamilton, 20; A. K. McQuilling, 20; H. H. Markham, 20. Total number of shares held by the Directors is 335 shares.

PASADENA NATIONAL BANK.

(Organized October 16, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896.

_____, President.		E. E. JONES, Cashier.	
Resources.		Liabilities.	
Real estate taken for debt....	\$13,802 84	Capital paid in coin.....	\$100,000 00
United States bonds to secure circulation.....	25,000 00	Reserve and surplus fund....	6,000 00
Miscellaneous bonds, stocks, and warrants.....	69,512 13	Undivided profits and contingent fund.....	2,081 98
Redemption fund with U. S. Treasurer.....	1,147 50	Due depositors.....	149,654 78
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security.....	122,814 33	Due banks and bankers.....	1,329 28
Money on hand.....	23,915 04	National Bank notes outstanding.....	22,950 00
Checks and other cash items..	1,606 46	Certified checks.....	1,100 00
Due from banks and bankers..	18,316 44	Dividends uncalled for.....	248 75
Furniture and fixtures.....	7,250 00		
Total resources.....	\$283,364 79	Total liabilities.....	\$283,364 79

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually aid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. P. Lukens, 50; William Stanton, 20; E. E. Jones, 35; G. R. Thomas, 21; E. B. Pierce, 10; J. W. Fairbanks, 50; L. P. Hansen, 10. Total number of shares held by the Directors is 196 shares.

FIRST NATIONAL BANK OF POMONA.

(Organized June 10, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

C. SEAVER, President.

STODDARD JESS, Cashier.

Resources.		Liabilities.	
Bank premises	\$24,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	6,089 67	Reserve and surplus fund	20,000 00
United States bonds to secure circulation	25,000 00	Undivided profits and contingent fund	6,099 96
Miscellaneous bonds, stocks, and warrants	9,962 50	Due depositors	280,147 18
Redemption fund with U. S. Treasurer	1,125 00	National Bank notes outstanding	22,100 00
Premium on U. S. bonds	2,000 00		
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security	262,306 62		
Money on hand	52,245 40		
Due from banks and bankers	39,933 85		
Furniture and fixtures	5,000 00		
Expenses and taxes	684 10		
Total resources	\$428,347 14	Total liabilities	\$428,347 14

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

NATIONAL BANK OF POMONA.

(Organized December 10, 1891.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. T. BRADY, President.

G. A. LATHROP, Cashier.

Resources.		Liabilities.	
United States bonds to secure circulation	\$12,500 00	Capital paid in coin	\$50,000 00
Redemption fund with U. S. Treasurer	562 50	Reserve and surplus fund	3,000 00
Premium on U. S. bonds	300 00	Undivided profits and contingent fund	967 78
Loans and discounts on personal security	105,246 34	Due depositors	81,226 17
Money on hand	12,991 19	National Bank notes outstanding	11,250 00
Due from banks and bankers	11,207 23		
Furniture and fixtures	3,250 14		
Expenses and taxes	386 55		
Total resources	\$146,443 95	Total liabilities	\$146,443 95

FIRST NATIONAL BANK—REDLANDS.

(Organized May 29, 1888.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

F. P. MORRISON, President.

JOHN W. WILSON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$37,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	8,870 36	Reserve and surplus fund....	20,000 00
United States bonds to secure circulation.....	26,000 00	Undivided profits and contingent fund.....	21,752 34
Miscellaneous bonds, stocks, and warrants.....	42,332 19	Due depositors.....	189,784 39
Redemption fund with U. S. Treasurer.....	1,125 00	State, county, or city money..	17,962 30
Premium on U. S. bonds.....	700 00	Due banks and bankers.....	25,995 85
Loans on stocks, bonds, and warrants.....	47,492 30	National Bank notes outstanding.....	22,500 00
Loans on other securities (grain, etc.).....	12,376 50	Certified checks.....	400 00
Loans and discounts on personal security.....	149,849 16	Dividends unpaid.....	124 00
Money on hand.....	24,478 75		
Checks and other cash items..	1,862 35		
Due from banks and bankers..	35,166 36		
Furniture and fixtures.....	3,000 00		
Expenses and taxes.....	919 76		
Overdrafts.....	7,346 15		
Total resources.....	\$398,518 88	Total liabilities.....	\$398,518 88

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: F. P. Morrison, 116; Geo. H. Cook, 50; A. L. Park, 50; A. G. Hubbard, 33½; E. H. Spoor, 25; S. C. Haver, 10; John W. Wilson, 10. Total number of shares held by the Directors is 294½ shares.

FIRST NATIONAL BANK—RIVERSIDE.

(Organized June 3, 1885.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

JOHN J. HEWITT, President.

G. E. BITTINGER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$15,655 68	Capital paid in coin	\$100,000 00
United States bonds to secure circulation	25,000 00	Reserve and surplus fund	20,000 00
United States bonds, stocks, and warrants	106,919 32	Undivided profits and contingent fund	1,460 71
Redemption fund with U. S. Treasurer	1,125 00	Due depositors	276,416 49
Premium on U. S. bonds	12,125 00	Due banks and bankers	9,087 93
Loans and discounts on personal security	165,102 30	National Bank notes outstanding	22,500 00
Money on hand	84,211 77		
Checks and other cash items	758 80		
Due from banks and bankers	15,158 95		
Furniture and fixtures	3,110 30		
Expenses and taxes	298 01		
Total resources	\$129,465 13	Total liabilities	\$129,465 13

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Johnson, 105; J. J. Hewitt, 115; L. C. Waite, 60; J. A. Simms, 25; J. S. Castleman, 70; Samuel McCoy, 42½; I. V. Gilbert, 35; A. Haeberlin, 10; G. E. Bittinger, 40. Total number of shares held by the Directors is 502½ shares.

NATIONAL BANK OF D. O. MILLS & CO.—SACRAMENTO.

(Organized, 1849. Incorporated, 1872.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

FRANK MILLER, President.

CHAS. F. DILLMAN, Cashier.

Resources.		Liabilities.	
Bank premises	\$40,000 00	Capital paid in coin	\$500,000 00
United States bonds to secure circulation	50,000 00	Reserve and surplus fund	100,000 00
Miscellaneous bonds, stocks, and warrants	28,171 77	Undivided profits and contingent fund	65,391 05
Redemption fund with U. S. Treasurer	4,750 00	Due depositors	1,205,347 46
Premium on U. S. bonds	4,090 00	State, county, or city money	10,802 47
Loans on stocks, bonds, and warrants	311,640 02	Due banks and bankers	182,983 90
Loans on other securities (grain, etc.)	449,733 30	National Bank notes outstanding	45,000 00
Loans and discounts on personal security	606,492 30	Certified checks	675 00
Money on hand	487,146 25		
Checks and other cash items	862 03		
Due from banks and bankers	127,314 21		
Total resources	\$2,110,199 88	Total liabilities	\$2,110,199 88

The amount of capital stock is \$500,000; amount subscribed is \$500,000; total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. O. Mills, 1,538; Edgar Mills, 1,264 $\frac{3}{8}$; Frank Miller, 451 $\frac{3}{8}$; S. Prentiss Smith, 250; Charles F. Dillman, 175. Total number of shares held by the Directors is 3,679 $\frac{1}{2}$ shares.

FIRST NATIONAL BANK—SANTA ANA.

(Organized May 15, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

W. B. HERVEY, President.

J. A. TURNER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$61,481 21	Capital paid in coin.....	\$150,000 00
Real estate taken for debt.....	24,309 68	Reserve and surplus fund.....	10,800 00
United States bonds to secure circulation.....	37,500 00	Undivided profits and contingent fund.....	796 39
Miscellaneous bonds, stocks, and warrants.....	8,834 78	Due depositors.....	211,320 53
Redemption fund with U. S. Treasurer.....	1,687 50	Due banks and bankers.....	286 07
Premium on U. S. bonds.....	1,650 00	National Bank notes outstanding.....	33,750 00
Loans on other securities (grain, etc.).....	61,499 92		
Loans and discounts on personal security.....	146,713 25		
Money on hand.....	19,778 24		
Checks and other cash items.....	184 60		
Due from banks and bankers.....	38,986 85		
Furniture and fixtures.....	3,500 00		
Expenses and taxes.....	826 96		
Total resources.....	\$406,952 99	Total liabilities.....	\$406,952 99

The amount of capital stock is \$150,000; amount subscribed is \$150,000; total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,500; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. W. Ford, 100; D. R. Sterling, 100; Geo. Irvine, 75; J. T. Wilson, 60; S. W. Preble, 70; J. S. Rice, 20; Joseph Yoch, 20; W. B. Hervey, 30. Total number of shares held by the Directors is 470 shares.

FIRST NATIONAL BANK—SANTA BARBARA.

(Organized March 3, 1873.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

R. B. CANFIELD, President.

A. L. LINCOLN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$21,500 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	56,778 84	Reserve and surplus fund....	50,000 00
United States bonds to secure circulation.....	25,000 00	Undivided profits and contingent fund.....	27,478 56
Miscellaneous bonds, stocks, and warrants.....	7,390 47	Due depositors.....	280,142 16
Redemption fund with U. S. Treasurer.....	1,125 00	Due banks and bankers.....	5,553 30
Loans on stocks, bonds, and warrants.....	36,047 69	National Bank notes outstanding.....	14,850 00
Loans and discounts on personal security.....	198,026 80	Certified checks.....	1,015 09
Money on hand.....	88,598 01		
Checks and other cash items..	866 67		
Due from banks and bankers..	37,550 75		
Furniture and fixtures.....	5,347 50		
Expenses and taxes.....	807 38		
Total resources.....	\$479,039 11	Total liabilities.....	\$479,039 11

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

The names of the Directors are as follows: R. B. Canfield, Ellwood Cooper, Geo. H. Gould, F. L. Kellogg, T. R. Dawe, H. C. Thompson, Henry F. Spencer.

SANTA BARBARA COUNTY NATIONAL BANK—SANTA BARBARA.

(Organized February 20, 1880.)

Showing its Financial Condition at Close of Business on July 31, 1896.

W. M. EDDY, President.

E. S. SHEFFIELD, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$44,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt....	10,150 00	Reserve and surplus fund....	50,000 00
United States bonds to secure circulation.....	24,500 00	Undivided profits and contingent fund.....	46,910 48
Miscellaneous bonds, stocks, and warrants.....	10,368 10	Due depositors.....	321,459 48
Redemption fund with U. S. Treasurer.....	1,102 50	Due banks and bankers.....	4,911 73
Loans and discounts on personal security.....	225,052 20	National Bank notes outstanding.....	6,230 00
Money on hand.....	117,607 27		
Checks and other cash items..	907 15		
Due from banks and bankers..	87,572 10		
Furniture and fixtures.....	3,500 00		
Expenses and taxes.....	2,748 56		
Overdrafts.....	2,003 81		
Total resources.....	\$529,511 69	Total liabilities.....	\$529,511 69

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. M. Eddy, 322½; C. H. Edwards, 20; E. S. Sheffield, 25; Joseph Howard, 10; C. B. Bates, 10; S. Edwards, 10; A. Blair Shaw, 10. Total number of shares held by the Directors is 407½ shares.

SAN BERNARDINO NATIONAL BANK.

(Organized February 20, 1880.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

J. W. ROBERTS, President.

W. S. HOOPER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$14,309 00	Capital paid in coin.....	\$100,000 00
United States bonds to secure circulation.....	25,000 00	Reserve and surplus fund....	20,000 00
Miscellaneous bonds, stocks, and warrants	5,894 18	Undivided profits and contingent fund	23,016 42
Redemption fund with U. S. Treasurer	1,125 00	Due depositors	268,851 80
Premium on U. S. bonds	2,250 00	Due banks and bankers	5,004 19
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security	291,314 45	National Bank notes outstanding	22,500 00
Money on hand	33,210 92	Dividend unpaid	125 00
Due from banks and bankers	60,637 06		
Furniture and fixtures	4,500 00		
Expenses and taxes	1,256 80		
Total resources	\$439,497 41	Total liabilities	\$439,497 41

The amount of capital stock is \$100,000; amount subscribed is \$100,000; total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; amount paid on each share of stock is \$100.

MERCHANTS NATIONAL BANK—SAN DIEGO.

(Organized April 15, 1893.)

Showing its Financial Condition on the Morning of July 14, 1896.

Resources.		Liabilities.	
United States bonds to secure circulation	\$25,000 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds, stocks, and warrants	47,456 50	Reserve and surplus fund....	18,838 04
Redemption fund with U. S. Treasurer	1,125 00	Due depositors	463,508 73
Premium on U. S. bonds	9,200 00	Due banks and bankers	2,952 56
Loans and discounts on personal security	282,564 36	National Bank notes outstanding	22,500 00
Money on hand	198,138 08		
Due from banks and bankers	43,446 89		
Furniture and fixtures	863 50		
Total resources	\$607,799 33	Total liabilities	\$607,799 33

FIRST NATIONAL BANK—SAN DIEGO.

(Organized October 5, 1883.)

Showing its Financial Condition at Close of Business on July 31, 1896.

J. GRUENDIKE, President.

J. E. FISHBURN, Cashier.

Resources.		Liabilities.	
Bank premises	\$60,000 00	Capital paid in coin	\$150,000 00
Real estate taken for debt	20,156 65	Reserve and surplus fund	5,000 00
United States bonds to secure circulation	50,000 00	Undivided profits and contingent fund	14,787 97
Miscellaneous bonds, stocks, and warrants	62,733 23	Due depositors	388,374 75
Redemption fund with U. S. Treasurer	2,250 00	Due banks and bankers	8,446 83
Premium on U. S. bonds	4,500 00	National Bank notes outstanding	45,000 00
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security	234,453 41	Certified checks	150 00
Money on hand	86,611 60		
Checks and other cash items	2,989 49		
Due from banks and bankers	76,304 63		
Furniture and fixtures	6,500 00		
Expenses and taxes	5,260 54		
Total resources	\$611,759 55	Total liabilities	\$611,759 55

The amount of capital stock is \$150,000; amount subscribed is \$150,000; total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,500; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Gruendike, 240; B. F. Garrettson, 55; J. E. Fishburn, 34; George Hannahs, 50; J. W. Sefton, 55; Oscar A. Trippet, 17; Heber Ingle, 58. Total number of shares held by the Directors is 509 shares.

FIRST NATIONAL BANK OF SAN FRANCISCO.

(Organized October, 1870.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

S. G. MURPHY, President.

JAMES K. LYNCH, Cashier.

Resources.		Liabilities.	
Bank premises	\$340,067 61	Capital paid in coin	\$1,500,000 00
Real estate taken for debt	34,033 61	Reserve and surplus fund	900,000 00
United States bonds to secure circulation	50,000 00	Undivided profits and contingent fund	74,990 66
Miscellaneous bonds, stocks, and warrants	327,415 00	Due depositors	3,013,738 72
Redemption fund with U. S. Treasurer	2,250 00	Due banks and bankers	791,052 17
Premium on U. S. bonds	26,975 00	National Bank notes outstanding	45,000 00
Loans on stocks, bonds, and warrants	1,079,112 14	Certified checks	22,645 34
Loans and discounts on personal security	2,897,867 32		
Money on hand	1,024,041 02		
Checks and other cash items	85,471 77		
Due from banks and bankers	480,193 42		
Total resources	\$6,347,426 89	Total liabilities	\$6,347,426 89

The amount of capital stock is \$1,500,000; amount subscribed is \$1,500,000; total amount actually paid in coin by stockholders for capital stock is \$1,500,000. The total number of shares of stock issued is 15,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Murphy, 150; James Moffitt, 1,028; Geo. A. Low, 300; Geo. C. Perkins, 100; James D. Phelan, 278; Thomas Jennings, 285; N. Van Bergen, 168; J. Downey Harvey, 50; John A. Hooper, 95. Total number of shares by the Directors is 2,454 shares.

CROCKER-WOOLWORTH NATIONAL BANK—SAN FRANCISCO.

(Organized September, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

WM. H. CROCKER, President.

G. W. KLINE, Cashier.

Resources.		Liabilities.	
United States bonds to secure circulation	\$50,000 00	Capital paid in coin	\$1,000,000 00
Miscellaneous bonds, stocks, and warrants	25,467 15	Reserve and surplus fund	550,000 00
Redemption fund with U. S. Treasurer	3,600 00	Undivided profits	22,182 38
Loans on stocks, bonds, and warrants	609,731 37	Due depositors	1,905,399 63
Loans on other securities (grain, etc.)	383,908 67	Due banks and bankers	687,076 82
Loans and discounts on personal security	2,231,625 32	National Bank notes outstanding	45,000 00
Money on hand	505,457 60	Certified checks	24,646 09
Due from banks and bankers	420,014 81		
Furniture and fixtures	4,500 00		
Total resources	\$4,234,304 92	Total liabilities	\$4,234,304 92

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. E. Brown, 350; Wm. H. Crocker, 1,143; Chas. F. Crocker, 1,276; Henry J. Crocker, 10; G. W. Klein, 50; E. B. Pond, 50; G. W. Scott, 10. Total number of shares held by the Directors is 2,889 shares.

CARVER NATIONAL BANK OF ST. HELENA.

(Organized July 23, 1887.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

A. L. WILLIAMS, President.

F. L. ALEXANDER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$9,362 00	Capital paid in coin	\$50,000 00
United States bonds to secure circulation	50,000 00	Reserve and surplus fund	10,000 00
Miscellaneous bonds, stocks and warrants	4,552 63	Undivided profits and contingent fund	816 15
Redemption fund with U. S. Treasurer	2,250 00	Due depositors	104,648 04
Premium on U. S. bonds	4,500 00	Due banks and bankers	1,510 09
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security	107,498 25	National Bank notes outstanding	45,000 00
Money on hand	12,055 44		
Checks and other cash items	56 60		
Due from banks and bankers	19,847 97		
Furniture and fixtures	1,500 00		
Expenses and taxes	181 80		
Overdrafts	169 59		
Total resources	\$211,974 28	Total liabilities	\$211,974 28

The amount of capital stock is \$50,000; amount subscribed is \$50,000; total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. O. Hunt, 50; F. L. Alexander, 50; G. L. Pratt, 25; A. N. Bell, 10; A. L. Williams, 50. Total number of shares held by the Directors is 185 shares.

FIRST NATIONAL BANK OF SAN JOSÉ.

(Organized July 11, 1874.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

GEO. M. BOWMAN, President.

L. G. NESMITH, Cashier.

Resources.		Liabilities.	
Bank premises	\$80,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	102,894 66	Reserve and surplus fund	100,000 00
United States bonds to secure circulation	50,000 00	Undivided profits and contingent fund	75,449 02
Redemption fund with U. S. Treasurer	2,250 00	Due depositors	301,412 05
Miscellaneous loans	632,838 81	Due banks and bankers	3,473 25
Money on hand	74,925 86	National Bank notes outstanding	45,000 00
Due from banks and bankers	77,308 47	Certified checks	880 00
Furniture and fixtures	5,000 00		786 00
Expenses and taxes	1,782 52		
Total resources	\$1,027,000 32	Total liabilities	\$1,027,000 32

The amount of capital stock is \$500,000; amount subscribed is \$500,000; total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: F. Brassy, 10; J. B. Crockett, 212; Geo. M. Bowman, 10; E. C. Flagg, 75; Cyrus Jones, 172; L. G. Nesmith, 12; J. D. Phelan, 163; W. D. Tisdale, 300; A. K. Whitten, 10. Total number of shares held by the Directors is 964 shares.

FIRST NATIONAL BANK OF SANTA PAULA.

(Organized September 13, 1889.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

C. H. McKEVETT, President.

JOSEPH R. HAUGH, Cashier.

Resources.		Liabilities.	
Bank premises	\$4,000 00	Capital paid in coin	\$75,000 00
United States bonds to secure circulation	18,750 00	Reserve and surplus fund	6,000 00
Miscellaneous bonds, stocks, and warrants	99 65	Undivided profits and contingent fund	7,746 28
Redemption fund with U. S. Treasurer	843 50	Due depositors	82,352 84
Premium on U. S. bonds	1,200 00	National Bank notes outstanding	16,870 00
Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security	120,070 18	Dividends unpaid	210 00
Money on hand	15,116 65		
Checks and other cash items	162 61		
Due from banks and bankers	26,075 33		
Furniture and fixtures	1,300 00		
Expenses and taxes	424 15		
Overdrafts	137 05		
Total resources	\$188,179 12	Total liabilities	\$188,179 12

The amount of capital stock is \$75,000; amount subscribed is \$75,000; total amount actually paid in coin by stockholders for capital stock is \$75,000. The total number of shares of stock issued is 750; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. H. McKeveit, 240; N. W. Blanchard, 100; D. W. Mott, 20; F. E. Davis, 10; J. R. Haugh, 20. Total number of shares held by the Directors is 390 shares.

SANTA ROSA NATIONAL BANK.

(Organized May 22, 1886.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

J. H. BRUSH, President.

F. A. BRUSH, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$61,777 79	Capital paid in coin.....	\$150,000 00
United States bonds to secure circulation.....	67,500 00	Reserve and surplus fund ...	18,000 00
Redemption fund with U. S. Treasurer.....	187 50	Undivided profits and contin- gent fund.....	1,136 66
Premium on U. S. bonds.....	3,700 00	Due depositors	159,495 55
Loans on stocks, bonds, and warrants.....	21,242 98	Due banks and bankers	254 76
Loans and discounts on per- sonal security	205,287 82	National Bank notes out- standing.....	60,750 00
Money on hand.....	21,997 25		
Checks and other cash items..	1,124 84		
Due from banks and bankers..	947 14		
Furniture and fixtures	5,000 00		
Expenses and taxes	871 65		
Total resources	\$389,636 97	Total liabilities	\$389,636 97

The amount of capital stock is \$150,000; amount subscribed is \$150,000; total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,500; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Brush, 500; L. W. Juilliard, 40; D. N. Carithers, 10; John Strong, 85; W. W. Gauldin, 70; C. W. Savage, 10; Frank Steele, 26. Total number of shares held by the Directors is 741 shares.

FIRST NATIONAL BANK—STOCKTON.

(Organized November 21, 1872.)

Showing its Financial Condition at Close of Business on July 31, 1896, as sworn to by the Officers of the Bank.

H. H. HEWLETT, President.

JAS. H. HOUGH, Cashier.

Resources.	Liabilities.
Real estate taken for debt \$23,569 53 United States bonds to secure circulation..... 100,000 00 Miscellaneous bonds, stocks, and warrants 103,194 11 Redemption fund with U. S. Treasurer..... 4,500 00 Loans on stocks, bonds, and warrants; on other securities (grain, etc.); and loans and discounts on personal security..... 477,814 52 Money on hand..... 139,142 59 Checks and other cash items... 13,653 75 Due from banks and bankers... 328,877 81 Furniture and fixtures..... 2,000 00	Capital paid in coin \$200,000 00 Reserve and surplus fund..... 60,000 00 Undivided profits and contingent fund..... 164,666 51 Due depositors..... } 633,011 86 State, county, or city money. } Due banks and bankers..... 45,073 94 National Bank notes..... 90,000 00
Total resources \$1,192,752 31	Total liabilities..... \$1,192,752 31

The amount of capital stock is \$200,000; amount subscribed is \$200,000; total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. H. Hewlett, 1,046; E. Floyd Jones, 37; Jas. H. Hough, 40; Geo. A. Conrad, 67; B. Frankenhimer, 33; Jas. Sutherland, 13; Geo. H. Fancher, 33. Total number of shares held by the Directors is 1,269 shares.

SECOND BIENNIAL STATEMENT

OF

Unclaimed Deposits in Savings Banks

OF

CALIFORNIA.

[AS PER ACT OF LEGISLATURE, APPROVED MARCH 23, 1893.]

CHAPTER CLIV.

An Act to compel savings banks to publish a sworn statement of all unclaimed deposits.

[Approved March 23, 1893.]

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. The Cashier or Secretary of every savings bank, savings and loan society, and every institution in which deposits of money are made and interest paid thereon, shall, within fifteen days after the first day of December, in the year one thousand eight hundred and ninety-three, and within fifteen days of the first day of December of each and every second succeeding year thereafter, return to the Board of Bank Commissioners a sworn statement, showing the amount standing to his credit, the last known place of residence or Post Office address, and the fact of death, if known to said Cashier or Secretary, of every depositor who shall not have made a deposit therein, or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than ten years next preceding; and the Cashiers or Secretaries of such savings banks, savings and loan societies, and institutions for deposit of savings, shall give notice of these deposits in one or more newspapers published in or nearest to the city, city and county, or town, where such banks are situated, at least once a week for four successive weeks, the cost of such publications to be paid pro rata out of said unclaimed deposits; *provided, however*, that this Act shall not apply to or affect the deposit made by or in the name of any person known to the said Cashier or Secretary to be living, any deposit which, with the accumulations thereon, shall be less than fifty dollars.

SEC. 2. The Board of Bank Commissioners shall incorporate in their subsequent report each return which shall have been made to them, as provided in section one of this Act.

SEC. 3. Any Cashier or Secretary of either of the banking institutions mentioned in section one of this Act neglecting or refusing to make the sworn statement required by said section one, shall be guilty of a misdemeanor.

SECOND BIENNIAL STATEMENT OF UNCLAIMED DEPOSITS.

OAKLAND BANK OF SAVINGS.

[Date of Report, December 2, 1895.]

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
J. M. Webster	Oakland	(?)	\$74 65
J. A. Wright	Oakland	(?)	173 00
Geo. Hopkins	Oakland	(?)	96 75
Total .....	.....	.....	\$344 40

STATE OF CALIFORNIA, }
County of Alameda. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing statement, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

W. W. GARTHWAITE,
Cashier and Secretary.

Subscribed and sworn to before me, this 4th day of December, 1895.

[SEAL.]

A. KOENIG.
Notary Public.

UNION SAVINGS BANK—OAKLAND.

[Date of Report, December 1, 1895.]

Name.	Last Known Residence or Post Office Address.	Amount.
Henry Heyer	Oakland	\$167 60
Galusha Carpenter	Oakland	386 24
Mrs. Mary M. Shaw	Oakland	68 33
A. E. Kosby	Oakland	99 78
Nancy Williams	Columbus, Nev.	139 05
Mrs. Lizzie Hanson	Petaluma, Cal.	110 76
R. Abraham	Columbus, Nev.	400 02
Mary P. Webb, trustee... ..	Oakland	127 58
John Harmon	Oakland	163 31
Louisa J. Campbell, trus. .	Oakland	297 10
Eliza A. King	Oakland	287 58
John Caffey	Oakland	83 84
Jos. R. Craig	Oakland	591 34
Total .....	.....	\$2,922 53

STATE OF CALIFORNIA, }
County of Alameda. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing statement, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

A. E. H. CRAMER,
Cashier.

Subscribed and sworn to before me, this 10th of December, 1895.

[SEAL.]

B. H. GRIFFINS,
Notary Public in and for said Alameda County, Cal.

PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Date of Report, December 1, 1895.]

Name.	Last Known Residence or Post Office Address.	Amount.
Henrietta Frances Cor- der	Sacramento	\$1 57
Thomas Purcell	Sacramento	9 55
Patrick Barry	Sacramento	6 53
John Drohan	Sacramento	23 49
Alice Maud Snape	Sacramento	17 14
J. H. McDonough	Sacramento	5 33
John A. Jones	San Francisco	10 57
Albert Neely Whiting	Willows	9 65
Jed Oscar Whiting	Willows	2 50
E. R. Gifford	Sacramento	1 40
Edward E. Lee	Sacramento	62
Byron O. Smith	Sacramento	2 98
Nathan Gantz	Sacramento	1 21
Edwin C. Parker	Sacramento	66
Mitchell Joseph Moreing	Sacramento	1 20
Gus H. Betger	Sacramento	9 78
Adolphe Paquin	Sacramento	7 54
John Swain	Chico	322 15
W. H. Russell	Galt	1 00
Henry Del Re	Sacramento	30

STATE OF CALIFORNIA, }
County of Sacramento. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing statement, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

GEO. W. LORENZ,
Cashier.

Subscribed and sworn to before me, this 13th day of December, 1895.

[SEAL.]

JOSEPH W. HUGHES,
Notary Public in and for the County of Sacramento, State of California

SACRAMENTO BANK.

[Date of Report, December 1, 1895.]

Name.	Last Known Residence or Post Office Address.	Amount.
Michael O'Brien	Washington, Yolo County, Cal.	\$2 36
Tom Idle	Knight's Landing, Cal.	7 28
Caroline A. Zeh	Sacramento	78 77
Rudolph Marks	Sacramento	7 21
Ah Choon	Willows	1 48
C. Donovan	Sacramento	3 19
Matthias Mohr	Sacramento	464 60
Johann Miller	Sacramento	4 51
Emma Preisser	Folsom	6 71
Henry Bieler Guarda	Sacramento	40 33
Jas. C. Tice	Sacramento	5 30
E. L. Hackett	Grangeville	7 50
H. B. Carley	Sacramento	4 45
Sarah A. Collins	Sacramento	19 69
D. H. Emmans	Sacramento	7 95
C. A. Gourlie	Sacramento	5 46
H. W. Reed	Sacramento	4 95
Lewis Willis	Boca, Nev.	32 46
F. W. Mix	Palisade, Nev.	20 01
Wm. McCullough	Georgetown, Cal.	6 98
Margaret Keegan	Moore's Flat, Cal.	12 72
Mary E. Rose	Sacramento	8 31
Thomas Higgins	Wadsworth, Nev.	31 45
Ursala Gmur	No address	15 67
L. P. Williams	Terrace, Utah	7 29
Alber A. Wells	Truckee, Cal.	48 18
John McKenna	Sacramento	6 35
Hanna E. Paine, exec. estate of C.C. Wingate	Sacramento	36
Jay H. Miller	Sacramento	44 25
Jessie Knotwell	Sacramento	13 54
George H. Robinson	San Francisco	20 15
Edward E. Hall	Sacramento	7 65
Mrs. Harriet N. Hart	Sacramento	4 41
A. E. Hackett	Grangeville, Cal.	7 48
Edward E. Hall	Sacramento	98 12

STATE OF CALIFORNIA, }
County of Sacramento. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing statement, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

ED. R. HAMILTON,
Cashier.

Subscribed and sworn to before me, this 2d day of December, 1895.

[SEAL.]

M. K. BARRETT,
Notary Public in and for the County of Sacramento, State of California.

SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Date of Report, December 11, 1895.]

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Mrs. L. A. Jones	Santa Cruz	Unkn.	\$82 36
James Nichol	Santa Cruz	Unkn.	60 17
W. M. Mathews	Santa Cruz	Unkn.	344 67
Edward Korf	Santa Cruz	Unkn.	123 08

STATE OF CALIFORNIA, }
County of Santa Cruz. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing statement, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

F. G. MENEFEY,
Cashier.

Subscribed and sworn to before me, this 11th day of December, 1895.

[SEAL.]

GERALDINE MEYRICK,
Notary Public in and for Santa Cruz County, State of California.

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Date of Report, November 30, 1895.]

Name.	Last Known Residence or Post Office Address.	Amount.
Carl Gruschwitz.....	German Hospital, San Francisco.....	\$69 65
Emil Bakhauss or Cathinka Bakhauss....	8 O'Farrell Street, San Francisco.....	121 50
Christian Storch.....	San Francisco.....	155 64
D. E. Karaoloff.....	San Francisco.....	85 89
Ernst Fintzell.....	San Francisco.....	63 06
Johannes Liebe.....	Railroad Lodging House, San Francisco.....	286 70
Frederick Kern.....	San Francisco.....	291 38
Adam Ott, trustee for Johanna Isabella Ott..	Somersville, Contra Costa Co., Cal.....	151 37
Adolph Türke.....	Second Artillery, U. S. A., Presidio.....	390 30
Caspar Kohler.....	San Francisco.....	332 86
Simon Kaup.....	Helvetia Hotel, San Francisco.....	151 13
Charls Nelson.....	133 Steuart Street, San Francisco.....	127 98
Chas. Baudoin.....	French Corral, Nevada Co., Cal.....	77 25
Geo. Sampson.....	San Francisco.....	354 31
Hinrich Dieckmann.....	Atlantic Hotel, San Francisco.....	238 02
Edwin Williams.....	Bodie, Mono Co., Cal.....	249 60
Wm. R. Witt.....	Vallejo, Cal.....	150 12
Rosine Louise Vogel.....	633 O'Farrell Street, San Francisco.....	774 57
Wilhelm Schultz.....	Stevenson Street, bet. First and Second, S. F.....	545 65
Fritz Beger.....	26 Steuart Street, San Francisco.....	187 50
Jacob Zinser.....	San Francisco.....	1,741 85
John Andrew.....	Chicago Hotel, San Francisco.....	4,839 94
Herman Burdorf.....	1035 Folsom Street, San Francisco.....	2,744 49
William H. Davis.....	815 Market Street, San Francisco.....	1,752 32
Wm. Rage.....	Tombstone, Arizona.....	3,515 59
Jakob Roth.....	Midway Station, Cal.....	964 62
Jacob W. Jensen or Anne L. Jensen.....	Petaluma, Cal.....	353 39
Charles Habersang.....	Fresno City, Cal.....	821 29
Richard Schad.....	N. E. cor. Eighth and Brannan Streets, S. F.....	870 56
Jane Briggs.....	1825 Market Street, San Francisco.....	132 72
Alfred M. Mattsson.....	N. E. cor. Jackson and Drumm Streets, S. F.....	94 44
Hugo T. Hart, trustee for Albert T. Hart.....	Summer Fall Tp., El Dorado Co., Cal.....	188 83
James Davis.....	1311 Pacific Street, San Francisco.....	125 74
Gustav Hunger.....	Branch House, San Francisco.....	108 42
Oscar Matz.....	Atlantic Hotel, San Francisco.....	156 45
Christen M. Nelson.....	American Exchange, San Francisco.....	249 54
E. M. Pease, trustee for Wm. B. Cole.....	611 Harrison Street, San Francisco.....	164 77
E. M. Pease, trustee for Grace M. Cole.....	611 Harrison Street, San Francisco.....	164 76
Josephine Reif.....	Concord, Contra Costa Co., Cal.....	212 26
Johann H. Voiges.....	No address.....	3,802 16
Total.....		\$27,808 62

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing statement, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

A. H. R. SCHMIDT,
Cashier.

Subscribed and sworn to before me, this 13th day of December, 1895.

[SEAL.]

GEO. T. KNOX,
Notary Public.

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Date of Report, December 2, 1895.]

Name.	Address.	Amount.
Andersen, Hans Christian	Pinole, Contra Costa County, Cal.	\$102 65
Anderson, Andrew	San Francisco	470 29
Backstrom, L. I.	132 Steuart Street, San Francisco	118 06
Ballentine, Barthly	San Francisco	182 92
Bassard, John	San Francisco	1,679 07
Benn, Henry C.	Kearny and Jackson Streets, San Francisco	2,565 99
Bishop, William	Turkelet	79 47
Bousquet, Alfred	Windsor Hotel, San Francisco	467 35
Boyd, Susan W.	San Francisco	199 03
Brady, P. F. (dead)	San Francisco	228 61
Brady, Thomas	San Francisco	373 65
Brandon, Patrick	Belmont, Nev.	51 63
Bryan, James	Chicago Hotel, Pacific Street, San Francisco	703 24
Bryson, Mary	223 Beale Street, San Francisco	93 14
Bulbridge, John	Pacific Lodging House, San Francisco	95 66
Burke, William	Oakland, Cal.	86 62
Burns, James	Centerville, Cal.	919 93
Butler, Margaret	417 Sutter Street, San Francisco	524 17
Caffery, John F.	350 Clementina Street, San Francisco	389 90
Cahill, Mary	420 Stevenson Street, San Francisco	79 46
Callaghan, Jerry	Western Hotel, Broadway, San Francisco	51 46
Carlin, Jane	Oakland, Cal.	78 66
Carroll, Catherine	San Francisco	80 40
Casey, John B.	San Francisco	1,048 56
Chaumond, Eugene	San Francisco	175 15
Chrétien, Eugène	San Mateo County, Cal.	486 38
Claffey, John	San Francisco	160 56
Close, Nellie	Piazza House, San Francisco	50 25
Coleman, John	Corner First and Folsom Streets, San Francisco	370 28
Collins, Mary	No address	551 73
Connelly, Mary	Eddy and Jones Streets, San Francisco	515 21
Connolly, John	Tehama St., bet. First and Second, San Francisco	689 41
Connolly, Michael	15 Minna Street, San Francisco	72 51
Corbett, Richard	Tucson, Arizona Territory	4,591 16
Corrigan, Hugh (a minor)	418½ Seventh Street, San Francisco	78 80
Creamer, James	Pacific Street, San Francisco	523 94
Croston, William E.	What Cheer House, San Francisco	1,686 53
Cullen, Edward	59 Jessie Street, San Francisco	52 71
Curtis, Maria L.	253 Front Street, New York City, N. Y.	154 59
Daly, Maria	San Francisco	58 03
Davis, Annie	121 Sixth Street, San Francisco	297 11
Deetroit, Charles	San Francisco	122 40
Dillon, John	Prospect Place, San Francisco	57 98
Dillon, Mary	San Francisco	104 32
Doherty, Mary	San José, Cal.	84 34
Doherty, William K.	964 Howard Street, San Francisco	110 02
Donahue, Mervyn J. (dead)	San Mateo, Cal.	841 31
Donelan, Patrick	No address	56 60
Donlan, Peter	Broadway and Sansome Street, San Francisco	116 93
Donovan, Jerry	Outside Mission, San Francisco	397 93
Donovan, John	419 Stevenson Street, San Francisco	455 51
Douglas, George Walter	411 Clementina Street, San Francisco	53 53

HIBERNIA SAVINGS AND LOAN SOCIETY—Continued.

Name.	Last Known Residence or Post Office Address.	Amount.
Doyle, Murthew J.	San Mateo, Cal.	\$61 15
Duffy, William	San Francisco	199 85
Eagles, Henry W.	522 Minna Street, San Francisco	108 64
Edwards, Thomas M.	San Francisco	63 43
Ely, Agnes C.	San Francisco	162 78
Emeny, Carrie	15 Belden Place, San Francisco	59 86
Fassler, Mary	415 First Street, San Francisco	75 94
Faughney, William	Orland, Colusa Co., Cal.	1,262 86
Feury, Bridget Julia	313 Hyde Street, San Francisco	600 95
Flanigan, James	No address	93 15
Flatley, Michael	Tucson, Arizona Territory	364 03
Flynn, John	Potrero, San Francisco	89 43
Flynn, Timothy	San Francisco	4,531 90
Foster, James W.	Wiekham, Newcastle, N. S. W.	150 86
Frasse, Henry	Kern Co., Cal.	1,027 72
Fruhling, Wilhelm	San Francisco	222 15
Garcia, Manuel Silva	Darwin, Inyo Co., Cal.	680 96
Garland, R. T.	Milton, Calaveras Co., Cal.	455 30
Gebson, William	Philadelphia House, San Francisco	156 90
Gifford, David B.	San Francisco	193 43
Goldstein, Maggie	1004 Mission Street, San Francisco	327 19
Goodenough, Dr. A.	Paris, Lama Co., Texas	952 57
Gould, John	What Cheer House, San Francisco	105 86
Graham, James	Truckee, Cal.	334 40
Green, Hugh	No address	1,326 89
Green, Mrs. Maria	26 Natoma Street, San Francisco	103 87
Green, Mary	Eureka, Nev.	313 35
Hansen, Christian	30 Washington Street, San Francisco	105 27
Heaney, Timothy	Sacramento, Cal.	50 54
Hegel, Alice	Mission Street House, San Francisco	51 44
Hellisy, James	No address	123 50
Henry, Anne	8 Polk Street, San Francisco	114 45
Hewitt, John	Cherry Creek, White Pine Co., Nevada	971 02
Higgins, Michael G.	28 Minna Street, San Francisco	52 00
Hoey, Thomas	Loomis, Placer Co., Cal.	135 03
Hogan, Bridget	916 Montgomery Street, San Francisco	394 76
Holden, James	706 Battery Street, San Francisco	54 31
Holohan, James	San Francisco	82 16
Hood, William	Los Guilicos, Santa Rosa, Cal.	185 54
Horgan, Daniel	221 Pacific Street, San Francisco	163 56
Howard, Mary T. B.	Grand Hotel, San Francisco	93 23
Hoyt, Cyrus D.	San Francisco	128 98
Hughes, William	San Francisco	362 01
Hyland, J. A.	No address	135 23
Jette, Clotilde Agnes	574 Folsom Street, San Francisco	106 92
Johanson, John	140 Folsom Street, San Francisco	1,461 05
Johnson, James	San Francisco	215 30
Johnson, Mrs. Sarah	320 Fifth Street, San Francisco	50 56
Jonson, Albert	36 Stuart Street, San Francisco	976 94
Joseph, Manuel	No address	1,308 99
Keleher, James	San Francisco	76 80
Kelly, Robert	Brooklyn Hotel, San Francisco	1,329 10
Kenna, Ethel Isabel (a minor)	1520 Mission Street, San Francisco	65 04
Kenna, Robert James (a minor)	Fruitvale, Alameda County, Cal.	82 78
Kennedy, Thomas	San Francisco	56 45
Keough, Peter	212 Broadway, San Francisco	319 71
Kerr, Jane	1512 Howard Street, San Francisco	51 95
Kiernan, Bernard	Bush Street House, San Francisco	91 40
Kilduff, Sarah	1 Linden Park, Roxbury, Suffolk County, Mass.	367 81
Kilkelly, Kate (a minor)	Corner Fifteenth and Valencia Sts., San Francisco	50 10
Krauss, Theodor	San Francisco	118 57
Krömer, Carl	Buluwayo, Matebeland, British South Africa	138 37
Kuster, Anna B.	Brooklyn, Cal.	482 42
Lankershim, James B.	California and Polk Streets, San Francisco	52 38
Lawlor, Thomas	American Exchange Hotel, San Francisco	564 31
Lewis, Margaret	Twenty-third and Folsom Streets, San Francisco	228 46
Lynch, Cornelius	928 Fifteenth Street, San Francisco	64 53
Lynch, Edward	Ship "Wash Libby"	69 59

HIBERNIA SAVINGS AND LOAN SOCIETY—Continued.

Name.	Last Known Residence or Post Office Address.	Amount.
Lynch, James	Sisson, Siskiyou County, Cal.	\$188 36
Lynch, Patrick	Kentucky House, Clay Street, San Francisco	379 33
MacLeod, William	Salmon Creek, Mendocino County, Cal.	338 81
Mahon, John	St. Louis, Sierra County, Cal.	67 89
Mahoney, Mary	San Francisco	525 55
Mann, Benjamin	Idaho City, Idaho	2,442 83
Marie, Annie D.	Nevada City, Cal.	70 48
Melone, William	San Francisco	6,108 87
Moloney, Garrett	Pioche, Nev.	95 35
Moor, Wm. H.	Pacific Club, San Francisco	176 95
Moorwood, Thomas	Felton, Santa Cruz Co., Cal.	389 88
Morkan, Michael	No address	1,397 58
Moroney, Martin E.	Petaluma, Cal.	1,435 23
Mullins, Mary A.	Sutter and Hyde Streets, San Francisco	120 46
Mulloy, P. D.	San Francisco	1,236 50
Murray, Cathrine	87 Greenwich Street, San Francisco	84 30
Murphy, Daniel	San Francisco	241 20
Murphy, Mary	San José, Cal.	319 88
Murphy, Michael	Sacramento, Cal.	1,892 46
Murray, John	Davisville, Cal.	284 28
McArdle, Edward	Hamilton	3,126 89
McCaffrey, Matthew	Broadway Hotel, San Francisco	533 66
McCarty, Robert	Portland, Or.	698 45
McCormick, Thomas	"Daily Times," San Francisco	248 12
McDonald, P. J.	San Francisco	73 84
McDonough, John	26 Fourth Street, San Francisco	685 78
McEarnan, Owen	San Francisco	1,331 98
McInness, Marion	San Francisco	111 41
McLaughlin, Mrs. Chas. (in trust for Katie May Dillon)	1329 Sutter Street, San Francisco	219 06
McNulty, James	What Cheer House, San Francisco	461 47
McPhail, Colin	17-Mile House, San Mateo County, Cal.	64 24
Nielson, Nills	East Street, between Jackson and Pacific Sts., S. F.	424 50
Nillson, Peter	Bark "Free Trade"	62 76
Norton, Thomas	2921 Mission Street, San Francisco	123 08
O'Brien, Bernard	Lick House, San Francisco	51 75
O'Brien, Mary	Broadway and Kearny Street, San Francisco	822 80
O'Connor, John	12 Dora Street, San Francisco	111 21
O'Donnell, Martin	San Francisco	54 26
O'Leary, Johanna	Tombstone, Arizona Territory	673 43
O'Neill, Ann	18 Clara Street, San Francisco	420 80
O'Reilly, Elizabeth (a minor)	741 Harrison Street, San Francisco	86 67
O'Reilly, Eugene	Central Hotel, San Francisco	79 20
O'Neill, Mrs. Mary	Alameda Point, Cal.	64 74
O'Sullivan, C. D. (dead)	San Francisco	158 38
Padey, Catherine	Southwest Cor. Union and Montgomery Ave., S. F.	186 18
Parsons, Narcissia D.	Market Street, over Nolan's Store, San Francisco	67 06
Peirce, Mary Jane	No address	294 71
Pendergast, Jeremiah	Empire Hotel, San Francisco	11,963 17
Peterson, Jenie	Russ House, San Francisco	1,069 39
Potter, William	Corner of Sacramento and Stockton Streets, S. F.	54 02
Power, John	Dutch Hill, Plumas County, California	87 49
Powers, Nellie	202 Stockton Street, San Francisco	65 31
Quinn, Jane	No address	111 86
Rafferty, Peter	Sacramento, Cal.	50 81
Reynolds, Michael	Los Angeles, Cal.	154 22
Roach, Patrick	What Cheer House, San Francisco	953 20
Roche, Wm. or Bridget	San Francisco	517 58
Rooney, James	Williams' Camp, South San Francisco	1,944 98
Shea, Nora	Carson, Nev.	86 40
Sheehan, C.	Umatilla, Or.	174 53
Shirig, John Sullivan	Steuart, between Mission and Howard Sts., S. F.	198 02
Silva, Pedro Antonia	Idaho	82 35
Silvera, Manuel L.	116 Jackson Street, San Francisco	713 80
Smith, Alex. D. (a minor)	Howard Street, San Francisco	215 22
Smith, Robert B.	International Hotel, Kearny Street, S. F.	478 40
Smith, William	Los Angeles, Cal.	195 12
Speer, Fany	Carson City, Nev.	92 43

HIBERNIA SAVINGS AND LOAN SOCIETY—Continued.

Name.	Last Known Residence or Post Office Address.	Amount.
Speranza, Adelina.....	1800 Stockton Street, San Francisco	\$51 03
Stewardt, Henry.....	Ship "Dublin"	1,303 36
Stewart, Annie.....	Virginia City, Nev.	130 09
Stewart, Rose.....	San Francisco	295 18
Sullivan, John.....	Grass Valley, Cal.	263 00
Sullivan, Nellie (a minor).....	441 Bryant Street, San Francisco	75 52
Sullivan, Patrick.....	12 Eighth Street, San Francisco	61 32
Sullivan, Timothy.....	San Francisco	281 11
Taffe, Mary.....	Fifth Street, north of Natoma Street, S. F.	289 25
Taylor, William.....	24 Sacramento Street, San Francisco	116 31
Thingler, Janette.....	San Francisco	63 08
Tierney, Sarah.....	Columbia Street, near 26th Street, San Francisco	104 19
Toftmann, Hans N.....	419 East Street, San Francisco	50 26
Tracy, Edward.....	6 Whitman Place, San Francisco	78 43
Tracy, Ellen.....	31 Russ Street, San Francisco	280 95
Trinible, Jane.....	932 Folsom Street, San Francisco	223 53
Varney, Lincoln.....	Pacific T House, San Francisco	116 05
Viot, E.....	No address	53 41
Whittle, John.....	Summerville, Contra Costa County, Cal.	184 02
Whippey, George F.....	Salt Lake City, Utah	826 96
Williams, William.....	San Francisco	50 30
Wren, Lawrence.....	Maca Hotel, San Francisco	1,593 95
Wren, Mary, trustee for Effie Wren.....	703 Green Street, San Francisco	91 17
Yost, Mathias.....	Grass Valley, Cal.	126 94
Total		\$104,098 55

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing statement, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

ROBERT J. TOBIN,
Secretary.

Subscribed and sworn to before me, this 3d day of December, 1895.

[SEAL.] GEO. T. KNOX,
Notary Public in and for the City and County of San Francisco, State of California.

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Date of Report, December 9, 1895.]

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Julius Bruns.....	Unknown.....	Unkn.	\$548 63
William Smith.....	707 Howard Street, San Francisco	Unkn.	69 09
Henry Stewardt.....	Pacific Exchange	Unkn.	1,271 53
H. Mueller.....	610 Pine Street, San Francisco	Unkn.	79 85
Conrad Schneider.....	Santa Barbara, Cal.	Dead.	58 48
C. F. Roesch.....	Unknown.....	Unkn.	81 04
A. Kern.....	San José, Cal.	Unkn.	354 09
J. Himmelmann.....	1st Avenue, Mission, bet. 15th and 16th Sts.	Unkn.	58 49
Frank Müller.....	— Minna Street.....	Unkn.	66 47
William Taylor.....	La Porte, Cal.	Unkn.	73 99
Alexander Campbell and Max Morgenthau, trus- tees.....	415 Post Street	Unkn.	69 80
Charles H. McDelaney	San Francisco, Cal.	Unkn.	107 43
Louis Meyer.....	Alameda, Cal.	Unkn.	128 72
Mary Eudey.....	Care J. Frank, San Francisco	Unkn.	56 72
Barbara Brandt.....	634 Minna Street.....	Unkn.	56 64
Total			\$3,080 97

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing statement, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

ERNEST BRAND,
Secretary.

Subscribed and sworn to before me, this 9th day of December, 1895.

[SEAL.] CHAS. T. STANLEY,
Notary Public in and for the City and County of San Francisco, State of California.

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE MUTUELLE—SAN FRANCISCO.

[Date of Report, December 1, 1895.]

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Allias, Auguste	Unknown	Unkn.	\$94 91
Andreï, Adolphe	Unknown	Unkn.	59 52
Arbez, Silvain	Unknown	Unkn.	362 54
Archambault, Pierre	Unknown	Unkn.	141 03
Audouin, Nicolas	Unknown	Unkn.	52 19
Auradou, Marie	Unknown	Unkn.	59 78
Avrile, Nicola	Unknown	Unkn.	207 75
Badimont, Gabriel	Unknown	Unkn.	60 08
Bailly, Auguste	Unknown	Unkn.	132 40
Baillod, Fritz	Oakville, Napa County, Cal.	Unkn.	124 30
Balfe, Michael J.	Unknown	Unkn.	59 87
Barèges, Guillaume	Unknown	Unkn.	220 75
Barfeld, Mathilde	Unknown	Unkn.	114 03
Bartels, Henry	Unknown	Unkn.	131 39
Bauer, Louise	Unknown	Unkn.	63 28
Bec, Henriette	Unknown	Unkn.	89 32
Beccouarn, François	Unknown	Unkn.	96 22
Beckman, Auguste	Unknown	Unkn.	91 54
Beker, Jean	Unknown	Unkn.	771 61
Benjamin, Théodule	Unknown	Unkn.	148 10
Beretta, Benedetto	Hornitos, Mariposa County, Cal.	Unkn.	341 00
Berri, Vincenzo	Unknown	Unkn.	50 02
Bertheau, J. B.	Oakland, Cal.	Unkn.	68 69
Bianchi, Battista	Unknown	Unkn.	68 07
Blaes, Joseph	Unknown	Unkn.	143 05
Borrell, F. F.	Unknown	Unkn.	207 66
Bouclet, Céline	Unknown	Unkn.	89 67
Bouffartiguez, Gabriel	Unknown	Unkn.	75 10
Brissinck, Edward	Unknown	Unkn.	205 29
Broner, Antonio	Unknown	Unkn.	87 49
Brunel, Eléonore	Unknown	Unkn.	122 21
Burubeltz, Jean	Unknown	Unkn.	139 56
Cabanes, Eugène	Unknown	Unkn.	62 69
Camarillo, Juan	Unknown	Unkn.	94 02
Cameto, Chas.	Unknown	Unkn.	130 47
Camillères, Stephen	Unknown	Unkn.	54 42
Campi, Giacomo	San Francisco	Dead.	72 02
Campion, John Spencer	Unknown	Unkn.	113 71
Casati, Guiseppe	Unknown	Unkn.	395 62
Casinello, Jean Bte.	Unknown	Unkn.	81 90
Cavillon, Jules	Unknown	Unkn.	136 28
Cazaucan, Henri	Unknown	Unkn.	70 13
Caznall, Laura Emely	Unknown	Unkn.	228 34
Caznoll, Emma	Unknown	Unkn.	83 53
Cellié, Guillaume	Unknown	Unkn.	182 71
Charton, Adrien	Unknown	Unkn.	71 32
Choppat, Louis Aug.	Unknown	Unkn.	101 32
Chouinard, Adeline	Unknown	Unkn.	55 11
Chyte, Louise	Unknown	Unkn.	63 39

FRENCH SAVINGS AND LOAN SOCIETY—Continued.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Clémant, Louis	Unknown	Unkn.	\$80 90
Cordano, Antonio	Unknown	Unkn.	77 30
Corless, Catherine	Unknown	Unkn.	59 92
Costa, Angelo	Unknown	Unkn.	158 81
Courtin, Henri	Unknown	Unkn.	74 05
Crago, Thomas	Unknown	Unkn.	64 69
Cug, Philippe	Unknown	Unkn.	68 22
Cullen, David	Unknown	Unkn.	54 37
Curran, Margt.	Unknown	Unkn.	324 10
Dalton, Nellie	Unknown	Unkn.	57 41
Degregori, Michele	Unknown	Unkn.	75 40
Dehail, Alphonse	Virginia City, Nev.	Dead.	72 72
Dihort, Jean	Unknown	Unkn.	175 05
Delande, Pierre	Unknown	Unkn.	52 80
DeLavarenne, Marie Yve.	Unknown	Unkn.	63 39
Demartini, Giovanni	Unknown	Unkn.	73 80
Demartini, Nicolas	Unknown	Unkn.	140 99
Desain, Louis	Unknown	Unkn.	341 06
Didier, Emile	Unknown	Unkn.	116 88
Doore, Joseph Warren	Unknown	Unkn.	64 72
Dotreman, Marie	Unknown	Unkn.	94 77
Duclos, Marthe	Unknown	Unkn.	151 64
Ducout, Achille	Unknown	Unkn.	188 11
Duhart, Louis Alfred	Unknown	Unkn.	230 15
Duperon, Alexandre	Unknown	Unkn.	118 13
Eckhardt, Fred'k Wm.	Unknown	Unkn.	104 83
Faure, Auguste	Unknown	Unkn.	148 70
Ferrari, Guiseppe	Unknown	Unkn.	74 71
Ferreto, Domenica	Unknown	Unkn.	61 38
Foley, Denis L.	Unknown	Unkn.	78 16
France, Kate	Unknown	Unkn.	85 71
Franchi, Guiseppe	Unknown	Unkn.	66 36
Francis, Alexander	Unknown	Unkn.	66 21
François, Charles	Unknown	Unkn.	65 15
Franck, Abraham	Unknown	Unkn.	79 27
Fregulia, Jean Batta	Unknown	Unkn.	68 32
Freman, Peter	Unknown	Unkn.	52 19
Fretaquillat, Hippolyte	Marseilles, France	Unkn.	151 23
Frishholz, Mikael	Unknown	Unkn.	77 27
Gagné, Sophie	Unknown	Unkn.	73 93
Galina, Jean	Unknown	Unkn.	62 69
Galina, Marie	Unknown	Unkn.	62 69
Gandini, Giovanni	Unknown	Unkn.	54 24
Gatti, Antonio	Unknown	Unkn.	61 55
Gautier, H.	Unknown	Unkn.	122 20
Gelinaud, Jean	Unknown	Unkn.	87 34
Germot, Antoine	Unknown	Unkn.	160 81
Ghiotto, Giacomo	Unknown	Unkn.	80 29
Gianello, Antonio	Sonora, Tuolumne County, Cal.	Unkn.	71 82
Girard, François	Unknown	Unkn.	71 69
Girard, Narcisse	Unknown	Unkn.	68 50
Gobe, Ant.	Unknown	Unkn.	53 92
Gordon, Lisa	Unknown	Unkn.	385 29
Gossens, Jean Joseph	Unknown	Unkn.	128 74
Goudailler, Victor	Unknown	Unkn.	68 50
Gray, George Edwin	Unknown	Unkn.	283 96
Gris, Celestine	Unknown	Unkn.	88 76
Guibeneuc, Louis	Unknown	Unkn.	99 88
Guilbert, Louis	Unknown	Unkn.	56 28
Haeringer, Jacques	Unknown	Unkn.	143 22
Handy, Juan	Unknown	Unkn.	88 77
Hang, Jacob	Unknown	Unkn.	63 39
Hassler, Louis	San Francisco	Dead.	83 66
Henry, Augustin Philippe	Unknown	Unkn.	52 19
Hergott, Justine	Washoe Place, San Francisco	Unkn.	72 98
Herman, Philip	Unknown	Unkn.	129 35
Hertrich, Victor	Unknown	Unkn.	74 97
Hentges, André	Unknown	Unkn.	92 44
Iratgabai, Pierre	Unknown	Unkn.	159 03
Jibard, Marie	Unknown	Unkn.	157 34

FRENCH SAVINGS AND LOAN SOCIETY--Continued.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Jones, A.	Unknown	Unkn.	\$110 41
Jourdain, Estevan	Unknown	Unkn.	61 64
Karelpæen, Charles	Unknown	Unkn.	68 12
Koehler, Adolph	Unknown	Unkn.	68 69
Korthaus, Margaret	Unknown	Unkn.	99 69
Labbé, Louis	Unknown	Unkn.	54 06
Laisné, Caroline	Unknown	Unkn.	131 05
Lambe, Julius	Unknown	Unkn.	83 64
Lamore, Alex.	Unknown	Unkn.	125 81
Lanata, Giov. Bta.	Unknown	Unkn.	176 42
Laffranconi, Guiseppe	Unknown	Unkn.	59 62
Largenté, Jean Bte.	Unknown	Unkn.	87 90
Laurent, Catherine	Unknown	Unkn.	150 20
Lebert, Christian	Unknown	Unkn.	61 34
Leme, Joseph	Unknown	Unkn.	56 61
Lenormand, Emilien (fils)	Unknown	Unkn.	52 07
Leroy, Colombe	San José, Cal.	Unkn.	81 18
Lertora, Pietro	Unknown	Unkn.	52 57
Lesca, Jacques	Unknown	Unkn.	213 01
Lestonnat, Jean	Unknown	Unkn.	53 29
Lherondelle, Auguste	San Francisco	Unkn.	340 40
Liautaud, Jean Baptiste	Unknown	Unkn.	442 43
Lievieux, Charles	Unknown	Unkn.	85 31
Lile, Paul	Unknown	Unkn.	54 36
Lippman, Lester	San Francisco	Unkn.	180 47
Luchessa, Giacomo	Unknown	Unkn.	53 92
Macchiavello, Guiseppe	Unknown	Unkn.	62 83
Madaniaga, José Maria	Unknown	Unkn.	118 53
Magnanego, Candido	Unknown	Unkn.	68 21
Manent, V.	San Francisco	Unkn.	619 44
Marconnet, Marie	Unknown	Unkn.	54 24
Maret, Anne Marie Louise	Unknown	Unkn.	161 85
Martin, Antoine	Unknown	Unkn.	78 34
Martin, Germen	Unknown	Unkn.	70 44
Martinalli, Domenico	Unknown	Unkn.	56 56
Masselin, Joseph	Unknown	Unkn.	73 49
Mathieu, Victor	Unknown	Unkn.	74 90
Matulich, Giovanni	Unknown	Unkn.	96 10
Mauguin, Amand	Unknown	Unkn.	360 62
McElroy, William	Unknown	Unkn.	107 05
Meazza, Vittore	Unknown	Unkn.	54 06
Meric, Barthelemy	Unknown	Unkn.	3,380 87
Moheit, Charles	Unknown	Unkn.	135 05
Moretti, Pietro	Unknown	Unkn.	55 97
Naef, Jean Joseph	Unknown	Unkn.	59 91
Navaret, Jean	Unknown	Unkn.	55 97
Negrete, Ramona	Unknown	Unkn.	92 26
Nivelles, Charles	Unknown	Unkn.	167 97
Noziglia, Michael	Unknown	Unkn.	92 46
Noziglia, Stephen	Unknown	Unkn.	92 90
O'Bragh, Johanna	Unknown	Unkn.	53 03
Obrist, Joseph	Unknown	Unkn.	70 13
Paiz, Zeferina	Unknown	Unkn.	80 94
Papa, A. S.	Unknown	Unkn.	63 44
Parmesiano, Giuseppe	Unknown	Unkn.	57 61
Partz, August F. Wm.	Unknown	Unkn.	205 87
Peeters, Felix	Unknown	Unkn.	52 19
Pequignot, Jean	Unknown	Unkn.	191 86
Perié, Augustin	Unknown	Unkn.	335 40
Petit, Louis	Unknown	Unkn.	68 26
Petrissant, Pierre	Unknown	Unkn.	83 70
Peytral, Louis Diogene	Unknown	Unkn.	82 95
Poev, Jean	Unknown	Unkn.	65 19
Pollard, Charles H.	Unknown	Unkn.	56 14
Porlier, Marie F. Iphi- genie	Unknown	Unkn.	189 74
Pourcet, Jean	Unknown	Unkn.	54 67
Prudhon, Judith	Unknown	Unkn.	120 87
Pujol, Auguste	Unknown	Unkn.	352 15
Quenn, Peter	Unknown	Unkn.	63 11

FRENCH SAVINGS AND LOAN SOCIETY—Continued.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Redding, W. Scott.....	Unknown.....	Unkn.	\$129 59
Riccardi, Anto.....	Unknown.....	Unkn.	60 82
Ricelihien, Josephine.....	Unknown.....	Unkn.	62 97
Roch, Felix.....	Unknown.....	Unkn.	94 59
Rosenstein, Henry.....	Unknown.....	Unkn.	108 63
Rousseau, Charles.....	Unknown.....	Unkn.	57 58
Rovegno, Rosa.....	Unknown.....	Unkn.	53 03
Ryan, Annie.....	Unknown.....	Unkn.	336 69
Sabini, Giovanni.....	Unknown.....	Unkn.	545 08
Saietto, Giacomo.....	Unknown.....	Unkn.	175 72
Sander, Jacob.....	Unknown.....	Unkn.	74 03
Sapatello, Antonio.....	Unknown.....	Unkn.	77 13
Saux, Raymond.....	Unknown.....	Unkn.	99 88
Schemit, Gracieuse.....	Unknown.....	Unkn.	137 79
Séraud, Gustavus.....	Unknown.....	Unkn.	87 48
Serres, Louis.....	Unknown.....	Unkn.	100 00
Simons, Minna.....	Unknown.....	Unkn.	115 34
Smith, Eunice.....	Unknown.....	Unkn.	91 28
Snyder, Andrew Jackson.....	Unknown.....	Unkn.	104 43
Stevens, Alice.....	Unknown.....	Unkn.	101 82
Stone, William.....	Unknown.....	Unkn.	62 69
Tartini, Natale.....	Unknown.....	Unkn.	63 26
Tento, Joseph.....	Unknown.....	Unkn.	80 40
Thuillier, Eugene.....	Unknown.....	Unkn.	219 30
Timmins, Hubert S.....	Unknown.....	Unkn.	62 72
Torrero, Juana.....	Unknown.....	Unkn.	84 14
Torres, Gumesinda.....	Unknown.....	Unkn.	447 85
Tonquet, Ferdinand.....	Unknown.....	Unkn.	520 79
Tournier, Felix Ad.....	Unknown.....	Unkn.	110 08
Vaneau, Victorine.....	Unknown.....	Unkn.	70 08
Varni, Francisco.....	Unknown.....	Unkn.	65 05
Velati, Cipriano.....	Unknown.....	Unkn.	66 77
Verboom, Fanny.....	Unknown.....	Unkn.	109 84
Verdier, Joseph.....	Unknown.....	Unkn.	120 56
Vignon, Hugues.....	Unknown.....	Unkn.	68 12
Villegas, Francisco.....	Unknown.....	Unkn.	94 80
Vogel, Rosine.....	San Francisco, Cal.....	Unkn.	210 14
Vogel, Sigmund.....	Unknown.....	Unkn.	60 91
Wagner, Frederick.....	Unknown.....	Unkn.	57 41
Widekind, Frederick.....	Unknown.....	Unkn.	57 67
Wolff, Michel.....	Unknown.....	Unkn.	76 34
Woodward, Rosalie E.....	Unknown.....	Unkn.	107 65
Zender, Mme. Chs.....	Unknown.....	Unkn.	296 04
Total (231 names).....	.....	.....	\$31,262 66

STATE OF CALIFORNIA, }
County of San Francisco. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing statement, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

L. BRAND,
Secretary.

Subscribed and sworn to before me, this 4th day of December, 1895.

[SEAL.] HENRY P. TRICOU,
Notary Public in and for the City and County of San Francisco, State of California.

ODD FELLOWS SAVINGS BANK—SAN FRANCISCO.

[Date of Report, December 1, 1895.]

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
James P. Crowell	San Francisco	Dead.	\$111 81
Amount now payable			97 71
Anne Thomas	Visalia, Cal.		56 36
Amount now payable			49 18
Frank Brown Kennedy	San Francisco		52 77
Amount now payable			36 28
Ulrich Stedler	San Francisco		694 01
Amount now payable			607 14
Charles W. Garland	San Francisco		72 00
Amount now payable			62 88
Frederick Basham	San Francisco		81 59
Amount now payable			71 27
Mrs. Selome Stahl	San Francisco	Dead.	181 64
Amount now payable			105 96
August Lutgens	San Francisco		56 89
Amount now payable			49 66
William Morgan	Alameda, Cal.		220 05
Amount now payable			192 42
Herman Hader	San Francisco	Dead.	246 50
Amount now payable			184 63
Hans Larsen	San Francisco		68 66
Amount now payable			59 95
Denis Meloney	Pioche, Nev.		61 81
Amount now payable			53 96
Henry E. Dillingham	Somersville, Cal.	Dead.	318 97
Amount now payable			205 05
Harry Vivian	Independence, Cal.	Dead.	66 41
Amount now payable			57 99
Henry Swain, in trust for G. B. Swain	San Francisco	Report'd Dead.	60 64
Amount now payable			52 94
Francis Blackstone	San Francisco	Dead.	718 42
Amount now payable			538 81
Edward McKinley	San Francisco	Dead.	89 86
Amount now payable			61 77
George Wood	San Francisco		64 74
Amount now payable			56 52
Mrs. Mary Ann Rector	Colfax, Cal.		64 71
Amount now payable			37 76
Thomas Brian	Silver City, Idaho		161 67
Amount now payable			141 34
Henry Heitman	Midway Station, Cal.		223 24
Amount now payable			195 21
Elizabeth Eleanor Keough	Ukiah, Cal.		51 21
Amount now payable			29 87
Christian Reichert	Silver City, Idaho		55 91
Amount now payable			48 14
Barton Stone Alexander	San Francisco	Dead.	224 99
Amount now payable			144 64
Donald McLeod	Portland, Or.		635 82
Amount now payable			491 13
Mrs. Ellen Davis	San Francisco		50 14
Amount now payable			29 26
Herman Walter	San Francisco		111 55
Amount now payable			80 30
Emil Fell	San Francisco		107 92
Amount now payable			94 31
Abby A. Kinnier	San Francisco		205 71
Amount now payable			179 87
William A. Frederick, in trust for William A. Frederick, Jr.	San Francisco		53 71
Amount now payable			34 53
John H. Franklin	San Francisco		136 94
Amount now payable			119 70

ODD FELLOWS SAVINGS BANK—Continued.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Margaret Freeman.....	San Francisco		\$71 64
Amount now payable			62 56
Walter McFarland.....	San Francisco		51 20
Amount now payable			44 80
Philip Collan.....	Benton, Cal.	Dead.	1,047 12
Amount now payable			756 25
W. G. Corbaley.....	San Francisco		51 12
Amount now payable			36 92
John Fish.....	San Francisco		95 97
Amount now payable			83 85
Lawrence Hurley.....	Camp Douglas, Utah		76 01
Amount now payable			54 89
Lauritz Erick Peterson	San Francisco	Report'd Dead.	59 56
Amount now payable			51 99
John Glover Kellogg	San Francisco	Report'd Dead.	226 26
Amount now payable			131 98
Mathew Jansen, in trust for Newton J. Penman.....	Gold Run, Cal.		87 91
Amount now payable			76 80
Anthony Thuman.....	Bodie, Cal.		58 50
Amount now payable			46 29
Henry Francis Fleish- man.....	San Francisco		100 51
Amount now payable			72 59
James Berryman Roberts.....	Middleton, Cal.		264 71
Amount now payable			231 50
William Dand.....	San Francisco		183 47
Amount now payable			137 36
Elizabeth Smith.....	Sierra City, Cal.		71 53
Amount now payable			45 99
Charles Ellis.....	San Francisco		52 48
Amount now payable			39 36
William Head.....	Nortonville, Cal.		52 50
Amount now payable			33 75
Total amount of credit.....			\$7,857 14
Total amount now payable			\$6,077 06

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing statement, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

JAMES BENSON,
Cashier and Secretary.

Subscribed and sworn to before me, this 6th day of December, 1895.

[SEAL.]

E. H. THARP,
Notary Public in and for said City and County of San Francisco.

SAN FRANCISCO SAVINGS UNION.

[Date of Report, December 2, 1895.]

Name.	Last Known Residence or Post Office Address.	Amount.
James N. Muir	11 Clay Street, San Francisco	\$80 29
Henry Stewardt	Ship "Isaac Gaines"	2,017 60
Louis Maret	2 Caroline Place, San Francisco	668 59
Siyert Sorenson	155 Clara Street, San Francisco	427 15
Miss Magdalena Prössner	311 Tyler Street, San Francisco	148 99
John C. K. Fairview	San Bruno Road and 27th Street, San Francisco	1,634 99
Miss Ella Page	Occidental Hotel, San Francisco	308 13
August Becker	705 Front Street, San Francisco	542 35
Miss Letitia Butler	919 Jackson Street, San Francisco	121 33
John Jund	433 Broadway, San Francisco	2,202 08
William Leslie	Oakland, Cal.	1,868 44
Mrs. Julia W. Smith	Vallejo, Cal.	174 84
Miss Catherine Twitchin	322 First Street, San Francisco	96 87
Wm. B. Ames and Mrs. C. E. Bushee	225 Second Street, San Francisco	320 51
Miss Rosa Rouch	Menlo Park	130 12
Total .....	.....	\$10,742 28

STATE OF CALIFORNIA, }
 City and County of San Francisco. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing statement, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

LOVELL WHITE,
 Cashier and Secretary.

Subscribed and sworn to before me, this 2d day of December, 1895.

[SEAL.] MILTON S. LATHAM,
 Notary Public in and for the City and County of San Francisco, State of California.

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Date of Report, November 14, 1895.]

Name.	Last Known Residence or Post Office Address.	Amount.
Miss B. E. Thomas	San Francisco	\$50 64
Thomas Kenney	San Francisco	2,898 14
Kate Steers	San Francisco	51 81
R. R. Smith	San Francisco	1,849 40
Walter P. Brackett	San Francisco	52 08

BALANCE OF FIRST BIENNIAL STATEMENT, MADE DECEMBER 14, 1893.

Name.	Last Known Residence or Post Office Address.	Amount.
David C. Marshall	San Francisco	\$308 93
Joseph Joaquin	San Francisco	1,255 41
Edward Bannon	San Francisco	125 79
Mary Cunningham	San Francisco	223 19
Gilbert Coffin	San Francisco	274 96
Giovanni Pratesi	San Francisco	1,310 31
Henry Wolf	San Francisco	56 93
Paul F. Gram	San Francisco	717 39
Sarah Cord	San Francisco	130 08

SAVINGS AND LOAN SOCIETY, SAN FRANCISCO—Continued.

Name.	Last Known Residence or Post Office Address.	Amount.
Hiram Reese	Bangor, Butte County, Cal.	\$4,333 52
Joseph Arkley	San Francisco	93 78
P. A. Huchez	San Francisco	148 32
Jhan Jhansen	San Francisco	4,183 13
Isaac F. Hatch	San Francisco	78 76
Mary E. Collier	San Francisco	800 71
Robert A. Rose	Fort Mohave, Arizona	418 50
Martin Olsen	San Francisco	113 45
Sarah K. Gluesing	San Francisco	252 37
John F. Noble	San Francisco	230 30
Joseph Bauer	San Francisco	647 13
Wm. Hardenburgh	San Francisco	113 44
Jas. S. Hunt	San Francisco	73 99
P. W. and P. H. Van Deur- sen	San Francisco	330 31
Job T. Edgar	San Francisco	470 57
Ellen C. Moore	San Francisco	170 10
Richard Koempfer	San Francisco	411 09
Patrick Connorton	San Francisco	78 75
Margt. C. Pletz	San Francisco	179 46
Ernst Schmid	San Francisco	55 79
Fong Noy	San Francisco	71 18
D. C. Robinson	Arizona City, Colorado	147 96
Ellen Torpey	San Francisco	180 19
G. Juaranella	Collinsville, Cal.	84 85
H. Maria Mooney	San Francisco	999 53
J. M. Eckfeldt	San Francisco	74 73
Mary A. Burnett	No address	161 02
John Benecken	San Francisco	663 92
Abraham Anderson	No address	258 66
Miss Amelia Cooper	San Francisco	75 01
John Buckley	San Francisco	1,546 92
Harry J. Cordts	San Francisco	3,697 08
Wm. Forrest	San Francisco	203 96
Mrs. Sarah H. Davidson	Monterey, Cal.	708 79
T. R. Evans	San Francisco	59 74
Wm. and S. A. Dick	San Francisco	84 74
Mrs. Lisette Kornn	San Francisco	127 16
C. Harryman	San Francisco	55 57
Louise Mason	San Francisco	59 91
Mrs. Henry Olsen	San Francisco	78 85
Elise Munk	San Francisco	52 64
Charles Nilson	San Francisco	131 23
Sarah Jane Smith	San Francisco	86 76
Wm. Wherry	North Bloomfield, Cal.	198 71
Eugene Villeneuve	San Francisco	336 10
Mrs. Mary Burke	No address	8,113 31
D. L. Cooper	San Francisco	84 23
F. H. Borel	San Francisco	83 93
Harriet C. Benzen	San Francisco	159 47
Miles Carigan	San Francisco	57 36
J. Mayer	San Francisco	51 38
W. A. Neidinger	San Francisco	115 75
Jacob Moore	San Francisco	66 59
Wm. Leslie	San Francisco	719 87
Mich'l Mayr	San Francisco	169 65
T. and A. Jones	San Francisco	114 00

STATE OF CALIFORNIA, }
County of San Francisco. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing statement, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

CYRUS W. CARMANY,
Cashier and Secretary.

Subscribed and sworn to before me, this 14th day of November, 1895.

[SEAL.]

GEORGE T. KNOX,
Notary Public.

SECURITY SAVINGS BANK—SAN FRANCISCO.

[Date of Report, December 9, 1895.]

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Julius Dresel	Sonoma County, Cal.		\$183 45
R. B. Irwin, trustee for Agnes Irwin	San Francisco	Dead.	156 39
Reinhold Sipary	Frederikshavn, Finland		63 49
Mrs. Anaise Hill	San Francisco	Dead.	107 47
Mrs. Margaret Davis	San Francisco	Dead.	438 76
James Dolan	San Francisco		52 55
Total			\$1,002 11

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing statement, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

S. L. ABBOT, JR.,
Secretary.

Subscribed and sworn to before me, this 10th day of December, 1895.

[SEAL.]

JAMES MASON,
Notary Public.

STOCKTON SAVINGS AND LOAN SOCIETY.

[Date of Report, December 14, 1895.]

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Margaret Barker	Unknown	Unkn.	\$58 19
Joseph Beaulieu	Unknown	Unkn.	1,704 79
R. E. Scott	Unknown	Unkn.	121 46
Francis F. Schroder	Unknown	Unkn.	55 07
Lizzie Vandewater	Unknown	Unkn.	114 22
Caroline F. Williams	Unknown	Unkn.	193 23
Thomas Brennan	Unknown	Unkn.	238 32

STATE OF CALIFORNIA, }
County of San Joaquin. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing statement, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

W. W. WESTBAY,
Cashier.

Subscribed and sworn to before me, this 14th day of December, 1895.

[SEAL.]

M. H. ORR,
Notary Public in and for the County of San Joaquin, State of California.

STATEMENT OF AMOUNTS PAID FOR BANK LICENSES

BY THE

Commercial and Savings Banks of the State of California, July 1, 1896.

NOTE.—The amount collected from each bank is based upon its deposit on March 30, 1896.

Location.	Name of Bank.	Amount Paid.
1. San Francisco	Columbus Savings and Loan Society	\$37 30
2. San Francisco	French Savings and Loan Society	153 60
3. San Francisco	German Savings and Loan Society	2,811 90
4. San Francisco	Hibernia Savings and Loan Society	3,092 80
5. San Francisco	Humboldt Savings and Loan Society	261 40
6. San Francisco	Mutual Savings Bank	263 60
7. San Francisco	San Francisco Savings Union	2,226 00
8. San Francisco	Savings and Loan Society	531 00
9. San Francisco	Security Savings Bank	307 00
10. San Francisco	Union Trust Company of San Francisco	186 90
Totals from San Francisco Savings Banks		\$9,876 50
11. Alameda	Alameda Savings Bank	\$59 50
12. Bakersfield	Producers Savings Bank	4 70
13. Berkeley	Berkeley Bank of Savings	5 20
14. Eureka	Home Savings Bank	21 90
15. Eureka	Savings Bank of Humboldt County	24 30
16. Fresno	People's Savings Bank	13 30
17. Hanford	Hanford Savings Bank	60
18. Hollister	Hollister Savings Bank	1 90
19. Hollister	Savings and Loan Bank of San Benito County	12 50
20. Los Angeles	Columbia Savings Bank	19 20
21. Los Angeles	German-American Savings Bank	62 30
22. Los Angeles	Los Angeles Savings Bank	117 60
23. Los Angeles	Main Street Savings Bank and Trust Co.	36 00
24. Los Angeles	Savings Bank of Southern California	72 90
25. Los Angeles	Security Savings Bank	72 80
26. Los Angeles	Union Bank of Savings	4 00
27. Marysville	Northern California Bank of Savings	45 00
28. Merced	Merced Security Savings Bank	40 30
29. Modesto	Union Savings Bank	16 10
30. Oakland	Central Bank	110 00
31. Oakland	Farmers and Merchants Savings Bank	31 70
32. Oakland	Oakland Bank of Savings	460 80
33. Oakland	Oakland Loan and Investment Co.	3 30
34. Oakland	Union Savings Bank	279 90
35. Pasadena	Union Savings Bank	6 40
36. Redlands	Savings Bank of Redlands	6 20
37. Riverside	Riverside Savings Bank and Trust Co.	13 30
38. Sacramento	Farmers and Mechanics Savings Bank	57 00
39. Sacramento	People's Savings Bank	61 50
40. Sacramento	Sacramento Savings Bank	315 00
41. Santa Ana	Orange County Savings Bank	15 70
42. Santa Barbara	Santa Barbara Savings and Loan Bank	22 50
43. San Bernardino	Savings Bank of San Bernardino	3 70
44. Santa Cruz	City Savings Bank	32 60
45. Santa Cruz	People's Savings Bank	12 90
46. Santa Cruz	Santa Cruz Bank of Savings and Loan	54 70
47. San Diego	San Diego Savings Bank	20 00
48. St. Helena	Savings Bank of St. Helena	9 60
Amount carried forward		\$2,146 90

ASSESSMENT LIST—Continued.

Location.	Name of Bank.	Amount Paid.
	Amount brought forward.....	\$2,146 90
49. San José	San José Safe Deposit Bank of Savings.....	186 10
50. San José	Security Savings Bank.....	30 40
51. San José	Union Savings Bank.....	86 10
52. San Luis Obispo.....	California Mortgage and Savings Bank.....	50 90
53. Tulare	Tulare Savings Bank.....	1 80
54. Visalia	Visalia Savings Bank.....	11 20
55. Watsonville.....	Pajaro Valley Savings and Loan Society.....	13 00
56. Watsonville.....	Watsonville Savings Bank.....	14 40
57. Woodland	Yolo County Savings Bank.....	15 50
	Total from Interior Savings Banks.....	\$2,556 30
58. San Francisco.....	American Bank and Trust Co.	\$29 80
59. San Francisco.....	Anglo-Californian Bank (Limited).....	344 00
60. San Francisco.....	Bank of California.....	876 00
61. San Francisco.....	Bank of British Columbia.....	80 20
62. San Francisco.....	Bank of British North America.....	48 30
63. San Francisco.....	Bank of Commerce.....	14 10
64. San Francisco.....	California Safe Deposit and Trust Co.....	170 00
65. San Francisco.....	Columbian Banking Co.....	11 10
66. San Francisco.....	Donohoe-Kelly Banking Co.....	103 00
67. San Francisco.....	London, Paris, and American Bank (Limited).....	196 70
68. San Francisco.....	London and San Francisco Bank (Limited).....	102 30
69. San Francisco.....	Market Street Bank.....	1 00
70. San Francisco.....	Nevada Bank of San Francisco.....	241 30
71. San Francisco.....	Sather Banking Co.....	56 20
72. San Francisco.....	Tallant Banking Co.....	72 50
73. San Francisco.....	Wells, Fargo & Co.'s Bank.....	207 20
	Total from S. F. Commercial Banks.....	\$2,553 70
74. Alameda	Bank of Alameda.....	\$20 40
75. Alhambra.....	Alhambra Bank.....	3 30
76. Anaheim	Citizens Bank of Anaheim.....	5 40
77. Antioch	Bank of Antioch.....	7 60
78. Arcata	Bank of Arcata.....	8 20
79. Auburn	Placer County Bank.....	14 30
80. Azusa	Azusa Valley Bank.....	5 90
81. Bakersfield	Bank of Bakersfield.....	15 50
82. Bakersfield	Kern Valley Bank.....	29 00
83. Berkeley	Commercial Bank of Berkeley.....	8 40
84. Biggs	Sacramento Valley Bank.....	4 20
85. Chico	Bank of Butte County.....	19 70
86. Chico	Bank of Chico.....	10 00
87. Cloverdale	Bank of Cloverdale.....	3 70
88. Colusa	Colusa County Bank.....	34 20
89. Covina	Covina Bank.....	2 20
90. Dixon	Bank of Dixon.....	10 80
91. Downey	Los Nietos Valley Bank.....	2 80
92. Elsinore	Consolidated Bank.....	1 50
93. Escondido	Bank of Escondido.....	6 50
94. Eureka	Bank of Eureka.....	11 40
95. Eureka	Humboldt County Bank.....	9 50
96. Eureka	Randall Banking Co.....	21 10
97. Ferndale	Ferndale Bank.....	6 80
98. Fort Bragg	Bank of Fort Bragg.....	1 30
99. Fresno	Bank of Central California.....	17 50
100. Fresno	Farmers Bank.....	21 30
101. Fullerton	Fruit-Growers Bank.....	3 10
102. Gilroy	Bank of Gilroy.....	7 00
103. Gonzales	Bank of Gonzales.....	6 00
104. Hanford	Farmers and Merchants Bank.....	10 10
105. Hanford	Bank of Hanford.....	15 50
106. Haywards	Bank of Haywards.....	4 30
107. Healdsburg	Bank of Healdsburg.....	8 90
108. Healdsburg	Farmers and Mechanics Bank.....	10 80
109. Hollister	Farmers and Merchants Bank.....	7 40
	Amount carried forward.....	\$375 60

ASSESSMENT LIST—Continued.

Location.	Name of Bank.	Amount Paid.
	Amount brought forward.....	\$375 60
110. Hollister.....	Bank of Hollister.....	19 00
111. Hueneme.....	Bank of Hueneme.....	3 70
112. Lakeport.....	Bank of Lake.....	1 40
113. Lakeport.....	Farmers Savings Bank.....	4 10
114. Lemoore.....	Bank of Lemoore.....	2 70
115. Livermore.....	Bank of Livermore.....	5 00
116. Lodi.....	Bank of Lodi.....	5 50
117. Lompoc.....	Bank of Lompoc.....	5 20
118. Los Angeles.....	Broadway Bank.....	10 80
119. Los Angeles.....	California Bank.....	77 30
120. Los Angeles.....	Citizens Bank.....	30 10
121. Los Angeles.....	East Side Bank.....	6 00
122. Los Angeles.....	Farmers and Merchants Bank.....	272 40
123. Los Angeles.....	State Loan and Trust Co.....	86 00
124. Los Gatos.....	Bank of Los Gatos.....	6 30
125. Los Gatos.....	Commercial Bank.....	4 50
126. Madera.....	Commercial Bank.....	6 20
127. Martinez.....	Bank of Martinez.....	28 80
128. Marysville.....	Decker, Jewett & Co. Bank.....	13 10
129. Marysville.....	The Rideout Bank.....	20 90
130. Mendocino.....	Mendocino Discount Bank.....	8 60
131. Merced.....	Commercial and Savings Bank.....	14 80
132. Modesto.....	Modesto Bank.....	18 10
133. Monterey.....	Bank of Monterey.....	11 60
134. Napa.....	James H. Goodman & Co. Bank.....	28 30
135. Napa.....	Bank of Napa.....	12 60
136. National City.....	Bank of National City.....	5 50
137. National City.....	People's State Bank.....	2 60
138. Nevada City.....	Citizens Bank.....	27 20
139. Oakdale.....	Bank of Oakdale.....	6 40
140. Oakland.....	California Bank.....	12 20
141. Oceanside.....	Bank of Oceanside.....	1 80
142. Ontario.....	The Citizens Bank.....	18 20
143. Ontario.....	Ontario State Bank.....	3 80
144. Orange.....	Bank of Orange.....	5 60
145. Orland.....	Bank of Orland.....	2 40
146. Oroville.....	Bank of Oroville.....	4 80
147. Oroville.....	Bank of Rideout, Smith & Co.....	14 00
148. Palo Alto.....	Bank of Palo Alto.....	4 10
149. Pasadena.....	San Gabriel Valley Bank.....	25 80
150. Paso Robles.....	Citizens Bank.....	5 60
151. Petaluma.....	Bank of Sonoma County.....	17 60
152. Petaluma.....	Petaluma Savings Bank.....	15 00
153. Petaluma.....	The Wickersham Banking Co.....	16 30
154. Petaluma.....	The William Hill Co.....	22 30
155. Pleasanton.....	Bank of Pleasanton.....	2 90
156. Pomona.....	People's Bank.....	12 80
157. Porterville.....	Pioneer Bank.....	4 90
158. Red Bluff.....	Bank of Tehama County.....	33 10
159. Red Bluff.....	Herbert Kraft Co. Bank.....	9 40
160. Redding.....	Bank of Northern California.....	2 60
161. Redding.....	Bank of Shasta County.....	11 70
162. Redlands.....	Union Bank of Redlands.....	15 60
163. Redwood City.....	Bank of San Mateo County.....	11 50
164. Riverside.....	Orange-Growers Bank.....	37 50
165. Sacramento.....	California State Bank.....	84 20
166. Salinas.....	Monterey County Bank.....	11 70
167. Salinas.....	Salinas City Bank.....	19 70
168. Santa Ana.....	Commercial Bank.....	11 80
169. Santa Ana.....	Exchange Bank.....	6 60
170. Santa Barbara.....	Commercial Bank.....	24 00
171. San Bernardino.....	Farmers Exchange Bank.....	9 80
172. Santa Clara.....	Santa Clara Valley Bank.....	15 40
173. Santa Cruz.....	Bank of Santa Cruz County.....	15 70
174. Santa Cruz.....	City Bank.....	9 00
175. Santa Cruz.....	People's Bank.....	5 00
176. San Diego.....	Bank of Commerce.....	28 30
	Amount carried forward.....	\$1,673 00

ASSESSMENT LIST—Continued.

Location.	Name of Bank.	Amount Paid.
	Amount brought forward.....	\$1,673 00
177. St. Helena.....	Bank of St. Helena.....	8 20
178. San Jacinto.....	State Bank.....	6 40
179. San José.....	Bank of San José.....	52 90
180. San José.....	Commercial and Savings Bank.....	54 20
181. San José.....	Garden City Bank and Trust Co.....	35 10
182. San Leandro.....	Bank of San Leandro.....	11 70
183. San Luis Obispo.....	Andrews Banking Co.....	21 20
184. San Luis Obispo.....	Bank of San Luis Obispo.....	2 10
185. San Luis Obispo.....	Commercial Bank.....	33 10
186. San Luis Obispo.....	County Bank of San Luis Obispo.....	49 70
187. Santa Maria.....	Bank of Santa Maria.....	12 50
188. San Mateo.....	San Mateo Bank.....	3 80
189. Santa Monica.....	Bank of Santa Monica.....	10 40
190. Santa Monica.....	Santa Monica Commercial Co. Bank.....	3 40
191. San Pedro.....	Bank of San Pedro.....	2 20
192. Santa Rosa.....	Exchange Bank.....	6 00
193. Santa Rosa.....	Santa Rosa Bank.....	30 90
194. Santa Rosa.....	Savings Bank of Santa Rosa.....	34 30
195. Sebastopol.....	Bank of Sebastopol.....	3 00
196. Selma.....	Bank of Selma.....	5 40
197. Sonoma.....	Sonoma Valley Bank.....	8 60
198. South Riverside.....	Citizens Bank.....	3 60
199. Stockton.....	Farmers and Merchants Bank.....	54 60
200. Stockton.....	San Joaquin Valley Bank.....	14 80
201. Stockton.....	Stockton Savings and Loan Society.....	146 60
202. Stockton.....	Stockton Savings Bank.....	54 20
203. Suisun.....	Bank of Suisun.....	14 20
204. Susanville.....	Bank of Lassen County.....	2 50
205. Tehachapi.....	Bank of Tehachapi.....	1 40
206. Templeton.....	Bank of Templeton.....	2 00
207. Tomales.....	Bank of Tomales.....	9 30
208. Tulare.....	Bank of Tulare.....	12 10
209. Tulare.....	Tulare County Bank.....	6 30
210. Tustin.....	Bank of Tustin.....	4 00
211. Ukiah.....	Bank of Ukiah.....	6 20
212. Vacaville.....	Bank of Vacaville.....	7 30
213. Vallejo.....	Vallejo Commercial Bank.....	25 20
214. Valley Ford.....	Dairymen's Bank.....	3 30
215. Ventura.....	Bank of Ventura.....	18 80
216. Visalia.....	Producers Bank.....	7 20
217. Visalia.....	Bank of Visalia.....	14 30
218. Watsonville.....	Bank of Watsonville.....	8 50
219. Watsonville.....	Pajaro Valley Bank.....	9 70
220. Wheatland.....	Farmers Bank.....	4 20
221. Whittier.....	Bank of Whittier.....	3 10
222. Williams.....	Bank of Williams.....	11 00
223. Willows.....	Bank of Willows.....	17 50
224. Winters.....	Bank of Winters.....	2 80
225. Woodland.....	Bank of Woodland.....	25 00
226. Woodland.....	Bank of Yolo.....	18 00
227. Woodland.....	Farmers and Merchants Bank.....	4 00
228. Yreka.....	Siskiyou County Bank.....	19 00
229. Yuba City.....	Farmers Coöperative Union.....	14 70
	Total from Interior Commercial Banks.....	\$2,613 50
	Total from San Francisco Commercial Banks.....	2,553 70
	Total from San Francisco Savings Banks.....	9,876 50
	Total from Interior Savings Banks.....	2,556 30
	Total from all banks.....	\$17,600 00

SUMMARY OF ACCOUNT.

Statement of moneys received by the Bank Commissioners since last report.

From all the banks under the charge of this Commission, for licenses for the year ending June 30, 1897, as per detailed statement in this report..	\$17,600 00
July 16, 1896, paid State Treasurer.....	17,600 00

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

Paris Kilburn, being sworn, deposes and says that he is the President of the Board of Bank Commissioners, and that the foregoing statement is correct.

PARIS KILBURN.

Subscribed and sworn to before me, this 28th day of August, 1896.

[SEAL.] Notary Public in and for the City and County of San Francisco, California.

GEO. T. KNOX,

TABULAR STATEMENTS

OF THE

SAVINGS, COMMERCIAL, PRIVATE, AND NATIONAL BANKS

OF

CALIFORNIA.

TWENTY-SEVENTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

FOR THE

STATE OF CALIFORNIA.

YEAR ENDING DECEMBER 31, 1894.



SACRAMENTO:

STATE OFFICE, : : : : A. J. JOHNSTON, SUPT. STATE PRINTING.
1895.

TWENTY-SEVENTH ANNUAL PRELIMINARY REPORT
OF THE
INSURANCE COMMISSIONER FOR THE STATE OF CALIFORNIA.

OFFICE OF INSURANCE COMMISSIONER, STATE OF CALIFORNIA, }
SAN FRANCISCO, January 17, 1895. }

To Hon. JAMES H. BUDD, *Governor of California*:

SIR: I herewith submit the preliminary report of the business transacted in the State of California for the year ending December 31, 1894, by the insurance companies authorized to do business by this department.

With your permission, I take advantage of this opportunity to suggest to you, and through you to the Legislature now in session, some legislation which I deem important, and in the interest of the people of the State.

In that connection I would say that I have been greatly hampered in my endeavors to protect the people from the shams and fraudulent schemes with which the business of insurance is infested. Although the Insurance Department is organized for the supervision and control of insurance business in the interest of the people, and although the insurance companies pay into the State Treasury, through this department, about \$35,000 annually, this department is allowed but \$2,000 for contingent expenses. This, for the last two years, has been all that has been available for clerk hire, rent, attorneys' fees, traveling expenses, etc. Hence, if there is any reform needed, any prosecution for violation of law necessary, any fraudulent companies robbing the people, or any of the numerous impositions known to exist, working surreptitiously, I am compelled to stop and count the cost very carefully, and have even been compelled to obtain the consent of the Board of Examiners to create a deficiency in order to carry on the routine work of the office. The companies who pay this money to insure protection against imposition, and the people in whose interests this department is maintained, are both victims of these illiberal provisions. It would not cost the State a dollar to make this department efficient, and not a cent would be expended unnecessarily, as every item must be passed upon by the Board of Examiners.

I have had no bills introduced to increase this allowance, but merely call attention to the facts, so that if any of the measures which I now recommend should become a law, provisions may be made for their enforcement.

STATE DEPOSITS BY FOREIGN COMPANIES.

In almost every State of the Union, laws have been enacted requiring foreign insurance companies to have on deposit in some State of the United States, securities, which are held in trust for the benefit of the

policy-holders of the company in this country. The last Legislature of California enacted such a measure, which the Governor very properly refused to sign, as it was cumbersome in detail, uncertain in its requirements, and exempted foreign marine companies from its provisions, which was unjust to the foreign fire companies. Some of the foreign insurance companies doing business in this State, and who have no deposit, would very willingly make one, if the law permitted, but no State official would accept such a responsibility without statutory enactment, and a deposit under such circumstances, if it were possible, would fail to accomplish the purposes intended. A strong company, doing a wholesome business with an amount of money to invest that good laws require, or in the absence of laws, good business judgment and discretion would dictate, cannot with any show of reason or in good conscience refuse to deposit a fair and reasonable amount of securities in some of the States, as an evidence of good faith to its policy-holders in this country.

The officers, management, location, and investments of such companies are all foreign. They are permitted to do business in this State on exceedingly easy terms. They are accorded, at no greater expense and at no disadvantages, all the privileges of a home company, whose assets, stock, and corporate and individual liability are all under the constant scrutiny of our courts and officers, and under the jurisdiction of our laws.

A company organized abroad with no deposit in this country has a great advantage over our home companies, and over those foreign companies which have made a deposit in some other State. If there were no profits and no advantages to be gained, foreign companies would not be in our midst soliciting business. It seems to me, therefore, that they should be placed in the same position of security to our people for the risk carried as our own companies, or as foreign companies having a deposit. A citizen of this State should not be compelled, in case of differences in a settlement of a loss, to follow a disputed claim through our courts, and then take up the weary task of exhausting the resources of the corporation in foreign courts. It is very evident that a company who has for available and immediate assets a day's collection or some office furniture has a powerful argument upon the party suffering a loss in favor of quick settlements if it chooses to use it. This is contrary to all principles of governmental care.

I think the representatives of every foreign fire company not having a deposit, have signified to me their belief in the justness of the law, and the only arguments that have been used against it, in my presence, by the local agents of foreign marine companies, are (1) that the companies object to having money so far from home, and (2) that many of them have not assets sufficient to spare such large sums.

(1) An agent using the first argument simply begs the question. The assets of the company must be invested in interest-bearing securities, and our national, state, city, or county bonds are as sound an investment as any that can be made in a foreign country.

The vaults of the State Treasury, to say nothing of the integrity of the State, are a sufficient guarantee of safe-keeping, and the law can be drawn so as to vouchsafe speedy exchange or prompt return when liability ceases.

(2) A company which does not have assets sufficient to enable it to

make a deposit in the United States, to protect the people who trust it with their money in advance, is in a financial condition that justifies no leniency on the part of State officials, and such arguments only emphasize the necessity for a deposit. Some of the marine companies doing business at the cost of but \$20 annually, and to whom our vessel owners and others pay large sums of money, have as low as \$50,000, and even \$10,000, net surplus.

The people of California during the year 1894 paid to the foreign fire and marine companies over \$4,000,000. Many of the foreign marine companies, and all but five, I believe, of the foreign fire companies, have a deposit in some State in the Union. New York, Massachusetts, Illinois, and all States requiring large lines of marine insurance, require a deposit. There is no argument that can be used in favor of increased protection for the citizen of those States that could not properly be used in favor of the citizens of California. I therefore recommend that a law be enacted requiring a deposit of \$200,000 of every foreign company doing business in California. This deposit is to be made either in California or some other State in the Union, and to consist, when the deposit is made in this State, of those securities in which insurance companies are permitted to invest their funds; to be made with the State Treasurer in trust for the benefit of all policy-holders in the United States; to be exchanged whenever necessary, and returned to the company when all liability ceases.

INVESTIGATION OF CAUSES OF FIRES.

A fruitful source of controversy between fire insurance companies and policy-holders is the settlement of fire losses. The State has a direct and lively interest in such controversies when incendiarism is supposed to have played a part. It is in the interest of the people that the cause of the fire be ascertained, as the lives and property of many persons are frequently involved. In many States an elaborate system of inspection of causes of fires and prosecution of incendiaries through fire marshals or fire corners has been instituted. I do not advise the creation of any new offices at this time, as the system is being thoroughly tested in other States, but I think this department should be authorized to investigate all fires where there is any probability of incendiarism, as it can be done without cost to the State, and if properly managed will be of great importance to the insured. If a company withholds payment of a loss, and undertakes an investigation, a public hue and cry is raised that it is endeavoring to avoid payment of its obligations, and it is not beyond the possibilities that a company or an agent might be guilty of such conduct. Again, the lives and property of innocent people may have been lost through incendiarism, which the companies failed to investigate, owing to the public prejudice against such proceedings. If this department, which holds an impartial relation to the companies and to the insured, were authorized to make a thorough investigation, the innocent policy-holders could not be forced to make an unjust settlement, and the companies, in many instances, could be saved from imposition and fraud.

The insurance companies now contribute more funds to the State Treasury than is required to pay the ordinary expenses of this department. I recommend that an Act be passed authorizing a sufficient amount to be transferred, from the fees paid by insurance companies, to the special fund for the use of the Insurance Commissioner, and that

he be authorized to organize and maintain such a department, and that the District Attorneys of the various counties in which fires occur be furnished with the result of the investigation, together with the evidence of any crime that he may be able to discover.

BOND INVESTMENT OR GUARANTEE COMPANIES.

By vigorous measures, I have been able up to the present time in preventing the operation of these fraudulent concerns in this State. Those who have attempted to do business here were from the South and from Mexico. There has been organized, however, in Los Angeles, a company with a title of the "Interstate Mutual Investment Company." In my opinion, it is a worthy successor of the Guarantee Investment Company of unsavory memory in the East, and the Mutual Guarantee Company of Mexico and others of similar character. The manager of the former is serving a sentence in prison, and ex-Governor Beveridge of Illinois, the president of a more recent organization, is under indictment for using the United States mails for fraudulent purposes. The Los Angeles concern proposes to use Wells, Fargo & Co.'s service, and thus will be free from the interference of Federal authorities.

After considerable correspondence with the Los Angeles company, I visited that city, but was unable to induce its manager to cease doing business, and found it necessary to take legal steps. I am free to admit that there is doubt whether this department has the authority to compel it to cease doing business. If not, either the Commissioner of Insurance or some other public official ought to be immediately clothed with that power.

The prospectus of this company disclaims vigorously that it is an insurance company, but it claims that the success of the scheme is based "on the most accurate and well-recognized tables and principles adopted and in use by life insurance companies of the highest type." It collects payments or premiums regularly, but very adroitly says that it reverses life insurance principles by paying to the party insured, instead of to his survivors. It claims to do this by a system of lottery distribution as shown by the table following:

MATURITY TABLE.

1	5	10
3	15	30
9	45	90
27	135	270
81	405	810
243	1,215	2,430
729	3,645	7,290
2,187	10,935	21,870
2	7	11
6	21	33
18	63	99
54	189	297
162	567	891
486	1,701	2,673
1,458	5,103	8,019
4,374	15,309	24,057
4	8	13
12	24	39
36	72	117
108	216	351
324	648	1,053
972	1,944	3,159
2,916	5,832	9,477
8,748	17,496	28,431

They have been forced to cease their operations in every Eastern State, so far as I have been informed, and have been compelled to take up their abode in Mexico.

I urge that prompt and decisive measures be taken to suppress the evil, as I am informed that other companies are preparing to locate in this State, if the Los Angeles concern is not molested.

ASSESSMENT INSURANCE.

The growth of mutual assessment, life, and accident business has been enormous. It has become beyond a doubt an established method of insurance, and is in favor with a large portion of our people.

The statute governing assessment insurance was passed at a time when its advocates did not agree amongst themselves, and when the people were less informed upon the subject than now. It is full of weaknesses, and is neither satisfactory to the companies nor does it protect policy-holders to the extent that it should. It is vague and uncertain in many important features, and is not sufficiently thorough in its details. A bill has been submitted to me which seems to embody the best thought of those who have made the subject a study, and who are qualified to pass judgment in the matter. Throughout the rights of the policy-holders are carefully guarded, and at the same time its provisions are just to the companies.

I urge its adoption, as it places no hardships upon the companies, defines more clearly the rights of the policy-holders, and removes the doubt and uncertainties contained in the present statute.

ARTICLES OF INCORPORATION.

I recommend the passage of a law that in the future all applications of insurance companies to do business in this State shall be submitted to the Attorney-General for his examination and opinion upon the legality of the articles of incorporation.

The Attorney-General has always passed upon these questions when requested to do so, but has done it more as a matter of accommodation to me than as a duty.

Companies whose charters are somewhat ambiguous, frequently urge that I have rejected their applications without due warrant of law, and that the opinion of the Attorney-General is not binding upon me. If the Attorney-General is directed to perform this duty by statute, it removes the question entirely from this department, and places it where it properly belongs, in the legal department of the State.

SECRET AND FRATERNAL SOCIETIES.

Efforts have been made in the past to place all secret and fraternal societies under the supervision of the Insurance Commissioner. They have failed generally because of the opposition of some of the well-known societies of high standing and character. I believe that the opposition of these societies, though honest, is ill-advised, from their own standpoint. If the business of insurance done by them is an honest one, and if they are conducting it on business principles, and in the interest of the members, why should they object to examination and supervision?

Why should a member of a secret order in Siskiyou County, or Calaveras or Riverside, object to a critical examination of the business methods of the officers living in San Francisco, who receive and disburse the hard-earned dollars contributed by its members? Why should a citizen of California object to an unbiased official of this State having the right, if necessary, to examine into the financial condition of those societies whose headquarters are in the far East, and who annually receive from the people of this State immense sums of money. The cost is insignificant, being but \$20 annually to the governing body, which to the contributing lodge or society is very small, and to the member infinitesimal.

The State is overrun with fake secret societies and wild-cat fraternal organizations. It supports, at the expense of the better class of those societies, a very large number of professional organizers and secret society bunco-steerers, who in sleek garb, and under the protection of our laws, live sumptuously off of the money of our people, and who, but for the opposition of the officers of old and well-known bodies, could be driven out of the State. This opposition has proven a great injury to life insurance generally, and especially to legitimate fraternal societies. People, generally speaking, who have membership in these orders do not oppose supervision, and certainly a great proportion of the rank and file believe they are under supervision, if one can judge by the large number of inquiries constantly received by this department about societies of which they are members. In New York and other Eastern States, where the subject of insurance is supposed to be most thoroughly and carefully considered, there is no complaint of the law. In fact, at the last meeting of the representatives of fraternal societies, it was announced that the laws governing such societies in New York were just and equitable.

We not only send large sums of money East and South to all sorts and conditions of secret orders, but we have in California a bountiful crop that brings discredit upon the fair name of our State, and reflects dishonor upon those institutions that are deserving. In this city can be found a set of men who have organized society after society, and who in a long career have perhaps never met a death loss in one of them. Other States are afflicted in the same way. I traced the footsteps of one of these fellows through three States, and through as many State organizations, and he used the same literature in each, with the exception of a change of name, officers, and location. The "Children of Zebedee" followed fast upon the "Sons of Pindu," the "Knights of the Golden Shore" pressed hard upon the "Worshippers of the Golden Gate," the "Supreme High Chancellor" vanished easily into the "Most Illustrious Benefactor," and the "Grand Admiral" soon eclipsed the "Worthy Overseer." These professional organizers are past masters in the use of seductive literature, and adepts in persuading good men to loan the use of their names to nefarious purposes.

I have heard from several of these organizations, since it has become known that this department would recommend legislation upon this subject, to the effect that my efforts would be useless, but notwithstanding this boasting, I most earnestly recommend that a just and reasonable measure be enacted, placing secret and fraternal orders under the supervision of this department, and I believe that if the members of the responsible secret orders understood the subject thoroughly, they would be practically unanimous in requesting the same action.

LLOYDS.

In New York City and some foreign countries, there have been organized a great many insurance associations, commonly called "Lloyds." A "Lloyds" is composed of a number of individuals who agree to join in underwriting. Some one is selected to whom a power of attorney of each subscriber is given, authorizing the attorney to bind each of them for the proportionate part of the whole amount insured by a policy, and limiting the liability generally to five times the amount of the subscription. Applications have been made to me by some of the fire Lloyds for a license to do business in California, but none so far have been granted. As there is no corporate liability, and no subscribed stock, and as the Lloyds are not subject to supervision by the New York Department, it is eminently proper that the restrictions provided for the admission of regular stock insurance companies in this State should be exacted of the Lloyds. The statute which covers applications and admissions of such associations is very indefinite in its requirements, and has received different interpretations by good attorneys. In order that there may be no uncertainty concerning the terms of their admission, I recommend the enactment of a statute imposing the same conditions, and no more, upon the Lloyds as are imposed upon insurance companies of other States admitted to do business in California. I consider the subject an important one, as the people should have no less protection in the admission of Lloyds than is guaranteed them in ordinary cases.

During the year 1894, the following named companies were admitted to transact business in this State:

Mutual Indemnity Company	San Francisco.
National Benevolent Association	Minneapolis.
Milwaukee Mechanics	Milwaukee.
Firemen's	Baltimore.
Los Angeles Mutual Life and Accident	Los Angeles.
National Accident Society	New York.
Merchants Life Association	St. Louis.
Fidelity and Deposit Company	Baltimore.
Tokio Marine	Tokio, Japan.
National Security Company	Kansas City, Mo.
National Life Association	Hartford.
Security Loan and Trust Company	Los Angeles.
Weekly Benefit Society	San Francisco.
Standard Life and Accident	Detroit.

And the following named companies discontinued business in this State:

Boylston	Boston.
Firemen's	Newark.
Guardian Fire and Life	London.
Hamburg Magdeburg	Hamburg.
Commercial Alliance Life	New York.
Mutual Benefit Life Association	New York.
National Mutual	New York.
American Employers Liability	Jersey City.
Oakland Home	Oakland, Cal.

The average percentage of losses to premiums on fire risks for 1894, is 44.4.

The average percentage of losses to premiums on marine risks for 1894, is 37.5.

The ratio of losses to premiums on fire risks for the nineteen years next preceding were:

For the year 1875	28.3
For the year 1876	32.2
For the year 1877	31.0
For the year 1878	26.3
For the year 1879	32.5
For the year 1880	32.5
For the year 1881	33.3
For the year 1882	39.9
For the year 1883	39.1
For the year 1884	28.5
For the year 1885	44.8
For the year 1886	51.2
For the year 1887	37.6
For the year 1888	50.1
For the year 1889	41.7
For the year 1890	43.7
For the year 1891	36.1
For the year 1892	38.9
For the year 1893	39.4

FIRE INSURANCE.

Amount written	\$377,813,892 00
Premiums on same	6,336,734 55
Losses paid	2,815,671 30
Ratio of losses to premiums	44.4

MARINE INSURANCE.

Amount written	\$108,282,176 00
Premiums on same	1,113,840 90
Losses paid	418,106 22
Ratio of losses to premiums	37.5

Apportioned as follows:

TO COMPANIES OF THIS STATE—FIRE INSURANCE.

Amount written	\$42,823,455 00
Premiums on same	640,270 83
Losses paid	299,972 80
Ratio of losses to premiums	46.8

MARINE INSURANCE.

Amount written	\$13,284,725 00
Premiums on same	215,975 40
Losses paid	134,969 15
Ratio of losses to premiums	62.5

TO COMPANIES OF OTHER STATES—FIRE INSURANCE.

Amount written	\$129,673,114 00
Premiums on same	2,329,096 97
Losses paid	1,063,628 89
Ratio of losses to premiums	45.8

MARINE INSURANCE.

Amount written	\$8,327,446 00
Premiums on same	68,317 48
Losses paid	25,732 41
Ratio of losses to premiums	37.7

TO COMPANIES OF FOREIGN COUNTRIES—FIRE INSURANCE.

Amount written	\$205,317,323 00
Premiums on same	3,367,366 75
Losses paid	1,452,069 61
Ratio of losses to premiums	43.1

MARINE INSURANCE.

Amount written	\$86,670,005 00
Premiums on same	829,548 02
Losses paid	257,404 66
Ratio of losses to premiums	31.3

Respectfully submitted.

M. R. HIGGINS,
Insurance Commissioner.

TABLE NO. 1.

Showing the Business of California Insurance Companies for the year 1894—California business.

Name.	Location.	Risks Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
<i>Fire.</i>					
Fireman's Fund	San Francisco	\$26,672,102 00	\$350,337 97	\$142,203 47	40.6
Home Mutual	San Francisco	9,511,080 00	176,598 66	111,616 55	63.2
Sun	San Francisco	6,640,273 00	113,334 20	46,152 78	40.1
Totals		\$42,823,455 00	\$640,270 83	\$299,972 80	46.8
<i>Marine.</i>					
Fireman's Fund	San Francisco	\$10,519,981 00	\$135,547 08	\$81,785 96	60.3
Home Mutual	San Francisco	1,199,518 00	33,763 19	12,953 86	38.3
Sun	San Francisco	1,565,226 00	46,665 13	40,229 33	86.2
Totals		\$13,284,725 00	\$215,975 40	\$134,969 15	62.5

TABLE NO. 2.

Showing the Amount and Description of Risks in Force on December 31, 1894, of California Insurance Companies—California business.

Name.	Location.	FIRE.		MARINE.	
		Risks.	Premiums.	Risks.	Premiums.
Fireman's Fund	San Francisco	\$27,235,297 00	\$445,298 96	\$1,862,039 00	\$86,779 20
Home Mutual	San Francisco	18,510,281 00	318,220 50	377,812 00	20,523 77
Sun	San Francisco	9,963,818 00	166,474 43	463,455 00	29,785 21
Totals		\$55,709,396 00	\$929,993 89	\$2,703,306 00	\$137,088 18

TABLE No. 3.
Showing the Fire Business of Companies of other States, for the year 1894—California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Etina	Hartford	\$9,397,532 00	\$161,522 74	\$50,604 36	31.3
Agricultural	Watertown, New York	1,825,014 00	28,119 19	16,186 19	57.6
American	Newark	1,731,213 00	32,746 63	25,933 57	79.3
American Central	St. Louis	2,408,608 00	46,710 84	25,592 42	54.8
American Fire	Philadelphia	2,070,172 00	42,731 51	14,181 14	33.2
American Fire	New York	1,710,643 00	33,608 23	20,571 85	61.2
Broadway	New York	1,143,240 00	16,943 58	3,772 80	22.3
Connecticut Fire	Hartford	3,037,539 00	50,757 00	27,891 00	54.9
Continental	New York	5,152,110 00	146,010 94	51,375 49	35.2
Delaware	Philadelphia	1,308,859 00	26,906 68	13,465 68	50.0
Equitable Fire and Marine	Providence, Rhode Island	558,037 00	11,938 45	4,851 88	40.6
Farragut Fire	New York	39,700 00	367 99	2,098 79	570.6
Fire Association	Philadelphia	2,851,324 00	50,695 62	26,374 46	52.0
Firemen's	Baltimore	245,921 00	4,444 47	625 87	14.1
Firemen's	Newark	160,000 00	1,571 90	1,580 00	100.5
Franklin Fire	Philadelphia	1,511,293 00	26,542 82	15,076 94	56.7
German-American	New York	8,265,270 00	138,991 77	72,142 99	51.9
Germania Fire	New York	2,402,670 00	35,640 13	4,632 58	13.0
Girard Fire and Marine	Philadelphia	467,376 00	7,900 71	3,056 35	38.7
Glen's Falls	Glen's Falls, New York	825,000 00	11,003 39	4,468 80	40.6
Greenwich	New York	751,167 00	15,076 90	10,967 16	72.7
Hanover Fire	New York	3,713,130 00	64,339 70	26,415 01	41.1
Hartford Fire	Hartford	12,049,730 00	190,107 00	80,340 76	42.2
Hone	New York	5,796,004 00	87,021 78	36,343 04	41.8
Insurance Company of North America	Philadelphia	4,558,817 00	82,487 44	30,857 39	37.3
Insurance Company of the State of Pennsylvania	Philadelphia	744,395 00	15,736 70	5,186 33	32.9
Merchants	Newark	1,238,200 00	18,321 98	9,005 27	47.1
Merchants	Providence, Rhode Island	558,037 00	11,938 45	4,851 88	40.6
Milwaukee Mechanics	Milwaukee	2,753,601 00	48,068 79	5,380 71	11.2
Mutual Fire	New York	2,583,545 00	32,599 09	10,843 35	33.3
National Fire	Hartford	3,972,884 00	83,124 73	52,289 27	62.9
National Fire	New York	2,819,425 00	46,782 06	16,449 09	35.1
Niagara Fire	New York	2,831,488 00	46,868 71	24,289 25	51.8
Northwestern National	Milwaukee	2,831,488 00	46,868 71	24,289 25	51.8
Orient	Hartford	2,024,206 00	35,813 96	15,877 74	44.3
Pacific Fire	New York	372,915 00	6,698 31	2,140 85	31.9
Pennsylvania Fire	Philadelphia	2,018,510 00	39,134 68	21,758 56	55.6

Phenix	Brooklyn	7,416,991 00	195,027 84	113,040 41	57.9
Phoenix	Hartford	5,796,004 00	87,021 78	36,343 04	41.8
Providence-Washington	Providence, Rhode Island	1,108,417 00	20,994 42	13,025 86	62.0
Queen	New York	5,466,985 00	87,104 00	46,462 00	53.3
Springfield Fire and Marine	Springfield, Massachusetts	2,727,630 00	53,962 47	31,432 97	58.3
St. Paul Fire and Marine	St. Paul	1,368,677 00	26,015 52	8,374 02	32.2
Teutonia	New Orleans	734,016 00	14,398 53	5,164 20	35.8
Traders	Chicago	1,980,300 00	29,340 96	10,990 00	37.4
Union	Philadelphia	394,125 00	5,225 77	2,100 00	40.6
United Firemen's	Philadelphia	470,156 00	9,804 43	6,562 72	66.9
United States Fire	New York	1,363,565 00	15,408 29	2,940 96	12.6
Westchester Fire	New York	4,215,018 00	72,516 99	43,991 24	60.5
Williamsburg City Fire	Brooklyn	753,655 00	13,001 10	5,813 15	45.5
Totals .....	.....	\$129,673,114 00	\$2,329,096 97	\$1,063,628 89	45.8

TABLE NO. 4.

Showing the Fire Risks in Force in California on December 31, 1894—Companies of other States.

Name.	Location.	Risks.	Premiums.
Etna	Hartford	\$13,101,085 00	\$211,735 37
Agricultural	Watertown, N. Y. .	4,535,907 00	71,904 32
American	Newark	2,642,851 00	50,315 90
American Central	St. Louis	1,278,534 00	19,894 83
American Fire	Philadelphia	2,869,100 00	53,924 37
American Fire	New York	2,126,043 00	42,434 21
Broadway	New York	1,143,240 00	16,943 58
Connecticut Fire	Hartford	4,601,871 00	76,896 00
Continental	New York	11,370,599 00	423,119 77
Delaware	Philadelphia	1,331,517 00	22,900 68
Equitable Fire and Marine	Providence, R. I. .	611,440 00	12,849 75
Farragut Fire	New York	76,100 00	1,202 85
Fire Association	Philadelphia	3,583,085 00	63,169 52
Firemen's	Baltimore	244,005 00	4,332 75
Firemen's	Newark		
Franklin Fire	Philadelphia	1,662,422 00	29,196 10
German-American	New York	10,202,315 00	174,181 25
Germania Fire	New York	2,576,442 00	37,384 49
Girard Fire and Marine	Philadelphia	536,829 00	8,628 19
Glen's Falls	Glen's Falls, N. Y. .	1,025,600 00	13,208 26
Greenwich	New York	855,341 00	15,270 54
Hanover Fire	New York	3,580,824 00	60,230 54
Hartford Fire	Hartford	18,300,404 00	316,376 79
Home	New York	7,369,108 00	122,557 23
Insurance Company of North America	Philadelphia	7,282,373 00	135,646 08
Insurance Co. of the State of Penn.	Philadelphia	839,720 00	17,318 35
Merchants	Newark	1,356,200 00	19,608 91
Merchants	Providence, R. I. .	611,440 00	12,849 75
Milwaukee Mechanics	Milwaukee	2,648,454 00	47,398 02
Mutual Fire	New York	2,503,545 00	31,761 59
National Fire	Hartford	3,936,812 00	81,904 19
Niagara Fire	New York	2,603,145 00	50,631 15
Northwestern National	Milwaukee	4,688,740 00	70,636 10
Orient	Hartford	2,641,467 00	46,558 14
Pacific Fire	New York	446,650 00	5,427 58
Pennsylvania Fire	Philadelphia	2,877,875 00	49,756 31
Phenix	Brooklyn	20,015,594 00	604,631 45
Phoenix	Hartford	7,369,108 00	122,557 23
Providence-Washington	Providence, R. I. .	1,613,992 00	29,181 30
Queen	New York	8,357,908 00	132,890 00
Springfield Fire and Marine	Springfield, Mass. .	3,942,794 00	74,053 56
St. Paul Fire and Marine	St. Paul	1,789,160 00	32,775 23
Teutonia	New Orleans	787,312 00	14,772 26
Traders	Chicago	2,150,625 00	32,675 00
Union	Philadelphia	124,200 00	2,013 65
United Firemen's	Philadelphia	477,832 00	10,849 04
United States Fire	New York	1,327,869 00	14,900 78
Westchester Fire	New York	6,629,524 00	113,614 74
Williamsburg City Fire	Brooklyn	829,020 00	14,301 21
Totals		\$183,476,021 00	\$3,617,368 91

TABLE No. 5.

Showing the Fire Business of Companies of Foreign Countries, for the year 1894—California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Aachen and Munich Fire	Aix-la-Chapelle, Germany	\$4,564,892 00	\$66,001 70	\$15,836 57	23.9
Alliance	London	6,319,703 00	104,757 48	27,293 67	26.0
Atlas	London	6,052,711 00	97,435 03	26,385 38	27.1
Balaise Fire	Basle, Switzerland	1,084,386 00	16,762 00	5,787 69	34.5
British America	Toronto	1,710,643 00	33,608 23	19,770 65	58.9
Caledonian	Edinburgh	4,168,398 00	80,748 35	39,711 48	49.2
Commercial Union	London	11,126,207 00	191,075 79	95,753 53	50.1
Guardian Fire and Life	London	6,239,413 00	96,601 86	22,053 31	22.8
Hamburg-Bremen	Hamburg	4,848,981 00	77,000 20	38,031 15	49.4
Helvetia Swiss Fire	St. Gall, Switzerland	7,478,711 00	84,804 48	45,576 65	53.7
Imperial	London	4,892,542 00	86,845 45	28,358 77	32.6
Lancashire	Manchester	3,969,480 00	54,239 66	40,155 71	74.0
Lion Fire	London	18,150,268 00	263,395 99	136,723 84	51.9
Liverpool and London and Globe	Liverpool	3,571,553 00	60,236 50	30,977 25	51.4
London	London	17,831,628 00	315,287 90	123,808 55	39.2
London and Lancashire	Liverpool	5,307,198 00	89,775 35	40,561 90	45.2
Magdeburg Fire	Magdeburg	5,314,175 00	98,453 86	44,766 40	45.5
Manchester Fire	Manchester	5,344,355 00	93,398 13	54,461 70	58.3
New Zealand	Auckland	7,603,296 00	135,245 97	28,740 66	21.2
North British and Mercantile	London	5,915,171 00	104,297 93	36,626 84	35.1
North German Fire	Hamburg	3,571,553 00	60,226 50	30,977 25	51.4
Northern	London	4,460,326 00	78,751 28	44,487 37	56.5
Norwich Union	Norwich, England	12,441,104 00	205,652 28	87,771 40	42.7
Palatine	Manchester	2,507,581 00	37,174 02	18,226 35	49.0
Patriotic	Dublin	6,367,475 00	105,897 05	38,603 10	36.5
Phoenix	London	5,872,166 00	102,621 89	53,803 22	52.4
Prussian National	Stettin	4,460,326 00	78,751 28	44,487 37	56.5
Royal	Liverpool	6,583,476 00	102,942 00	30,441 00	29.6
Royal Exchange	London	3,895,763 00	76,083 63	31,423 33	41.3
Scottish Union and National	Edinburgh	10,746,323 00	143,870 47	52,728 41	36.6
Sun Fire	London				

TABLE No. 5—Continued.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Svea	Gothenburg, Sweden.....	\$1,306,904 00	\$23,904 69	\$8,002 87	34.7
Transatlantic Fire	Hamburg	5,608,901 00	94,289 65	56,275 00	59.1
Union	London	3,720,856 00	62,429 16	26,366 56	42.2
Western	Toronto	2,280,858 00	44,810 99	27,094 68	60.5
Totals .....	.....	\$205,317,323 00	\$3,367,366 75	\$1,452,069 61	43.2

TABLE No. 6.

Showing Fire Risks in Force on December 31, 1894—Companies of Foreign Countries—California business.

Name.	Location.	Risks.	Premiums.
Aachen and Munich Fire	Aix-la-Chapelle, Ger...	\$5,001,095 00	\$72,601 87
Alliance	London	10,560,834 00	162,289 41
Atlas	London	7,009,710 00	111,369 40
Baloise Fire	Basle, Switzerland	1,133,912 00	19,158 10
British America	Toronto	2,126,043 00	42,434 21
Caledonian	Edinburgh	5,524,133 00	122,252 68
Commercial Union	London	13,927,105 00	248,559 64
Hamburg-Bremen	Hamburg	7,348,751 00	115,211 13
Helvetia Swiss Fire	St. Gall, Switzerland	5,463,756 00	86,259 17
Imperial	London	9,971,614 00	98,888 56
Lancashire	Manchester	6,306,609 00	106,965 09
Lion Fire	London	5,292,641 00	63,138 74
Liverpool and London and Globe	Liverpool	24,895,343 00	396,658 55
London	London	4,787,274 00	77,128 38
London and Lancashire	Liverpool	21,871,096 00	370,043 66
Magdeburg Fire	Magdeburg	7,261,478 00	121,287 60
Manchester Fire	Manchester	7,402,560 00	155,645 82
New Zealand	Auckland	9,678,456 00	175,592 10
North British and Mercantile	London	12,388,438 00	193,867 31
North German Fire	Hamburg	8,296,221 00	140,464 62
Northern	London	4,787,274 00	77,128 38
Norwich Union	Norwich, England	6,229,065 00	104,884 00
Palatine	Manchester	11,162,053 00	193,608 60
Patriotic	Dublin	3,057,597 00	45,807 39
Phœnix	London	7,393,166 00	121,426 58
Prussian National	Stettin	6,748,612 00	114,842 10
Royal	Liverpool	6,229,065 00	104,884 00
Royal Exchange	London	9,934,805 00	156,969 00
Scottish Union and National	Edinburgh	4,772,309 00	93,202 47
Sun Fire	London	13,845,742 00	167,742 18
Svea	Gothenburg, Sweden	1,333,806 00	24,162 74
Transatlantic Fire	Hamburg	5,824,761 00	101,785 50
Union	London	4,093,379 00	68,572 41
Western	Toronto	2,834,727 00	56,578 95
Totals .....	.....	\$264,493,430 00	\$4,311,410 34

TABLE No. 7.

Showing the Business of Marine Companies, for the year 1894—California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Alliance	Berlin	\$424,993 00	\$9,004 35	\$3,975 05	44.2
Alliance Marine	London	1,345,283 00	15,350 95	4,319 15	28.0
Austrian Phoenix	Vienna	568,077 00	7,989 36	6 30	.01
Bavarian Lloyds	Munich	799,975 00	7,981 20	2,150 31	26.9
Baloise	Basle, Switzerland	2,533,998 00	31,481 76	19,250 73	61.1
Boston Marine	Boston	316,382 00	9,391 70	7,013 82	74.7
British and Foreign Marine	Liverpool	9,347,213 00	84,852 80	10,243 94	12.1
Canton	Hong Kong	10,552,925 00	70,550 10	25,878 55	36.7
China Traders	Hong Kong	1,717,585 00	5,992 69	None.	
Commercial Union	London	3,778,415 00	34,977 67	None.	
Federal Marine	Zurich	1,860,243 00	30,493 30	1,048 72	2.9
Fonciere	Paris	2,832,821 00	17,806 10	15,731 10	51.6
Frankfort Marine	Frankfort, Germany	799,975 00	7,854 04	1,328 84	7.5
Helvetia General	St. Gall, Switzerland	2,533,999 00	31,481 76	2,845 10	36.2
Indemnity Mutual Marine	London	1,264,702 00	17,111 46	19,250 73	61.1
Insurance Company of North America	Philadelphia	1,642,447 00	23,101 29	3,676 18	21.5
London	London	763,495 00	10,422 74	10,488 62	45.4
London and Provincial Marine	London	958,024 00	15,320 12	1,966 63	18.9
Mannheim	Mannheim	390,453 00	9,096 14	5,905 97	38.5
Man On	Hong Kong	988,745 00	5,424 27	3,232 47	35.5
Marine	London	2,018,349 00	28,429 51	None.	
Maritime	Liverpool	875,615 00	13,437 62	6,586 63	23.2
Munich	Munich	424,992 00	9,004 35	3,165 46	23.6
National Marine	London	1,163,361 00	16,636 15	3,975 05	44.2
New Zealand	Auckland	3,161,786 00	26,030 09	4,913 35	29.5
North China	Shanghai	4,851,162 00	16,075 69	4,052 81	15.5
Ocean Marine	London	1,645,038 00	15,031 66	None.	
On Tai	Hong Kong	1,047,170 00	3,481 65	2,869 25	19.1
Providence-Washington	Providence, Rhode Island	745,106 00	14,285 67	1,731 05	12.1
Prussian National	Stettin	124,189 00	653 04	None.	
Reliance Marine	Liverpool	623,376 00	9,133 61	799 58	8.7
Sea	Liverpool	688,975 00	9,873 01	None.	
Standard Marine	Liverpool	2,108,908 00	21,299 89	1,134 66	5.3
St. Paul Fire and Marine	St. Paul	216,803 00	4,552 25	1,379 11	8.3
Switzerland Marine	Zurich	2,533,999 00	31,481 77	19,250 74	61.1
Thames and Mersey	Liverpool	4,601,447 00	44,414 81	4,974 65	11.2

Tokio Marine.....	380,774 00	8,919 85	5,336 76	59.8
Transatlantic Marine.....	3,340,985 00	21,352 53	590 81	2.7
Union Insurance Society.....	2,539,942 00	18,512 29	None.	-----
Union Marine.....	807,411 00	11,197 93	6,802 92	61.3
United States Lloyds.....	5,406,708 00	16,986 57	6,119 81	36.0
Univervo Marine.....	188,680 00	394 75	71 71	18.0
Wilhelma.....	7,456,179 00	75,044 90	69,463 75	92.5
Western.....	1,141,297 00	22,644 21	1,284 13	5.7
Yangtze.....	1,485,449 00	13,337 90	1,015 97	7.6
Totals.....	\$94,997,451 00	\$897,865 50	\$283,137 07	31.5

TABLE NO. 8.

Showing Marine Risks in Force on December 31, 1894—California business.

Name.	Location.	Risks.	Premiums.
Alliance	Berlin	\$124,763 00	\$3,074 05
Alliance Marine	London	403,357 00	5,752 54
Austrian Phoenix	Vienna	76,695 00	2,985 67
Bavarian Lloyds	Munich	184,880 00	3,612 53
Baloise	Basle, Switzerland	428,225 00	9,907 06
Boston Marine	Boston	98,550 00	4,508 57
British and Foreign Marine	Liverpool	1,980,285 00	31,383 58
Canton	Hong Kong	743,389 00	26,520 54
China Traders	Hong Kong	48,278 00	188 82
Commercial Union	London	595,879 00	12,135 47
Federal Marine	Zurich	376,734 00	9,175 60
Fonciere	Paris	274,791 00	6,791 95
Frankfort Marine	Frankfort, Germany	184,880 00	3,612 51
Helvetia General	St. Gall, Switzerland	428,226 00	9,907 07
Indemnity Mutual Marine	London	356,189 00	6,752 57
Insurance Company of North America	Philadelphia	324,797 00	14,580 45
London	London	329,270 00	5,731 93
London and Provincial Marine	London	478,120 00	7,111 58
Mannheim	Mannheim	101,532 00	4,039 22
Man On	Hong Kong	6,715 00	38 05
Marine	London	924,148 00	14,789 12
Maritime	Liverpool	482,405 00	7,012 12
Munich	Munich	124,763 00	3,074 05
National Marine	London	354,991 00	5,829 10
New Zealand	Auckland	316,260 00	11,326 63
North China	Shanghai	194,849 00	1,552 43
Ocean Marine	London	429,940 00	6,767 02
On Tai	Hong Kong	61,486 00	211 35
Providence-Washington	Providence, R. I.	183,102 00	11,077 60
Prussian National	Stettin	9,450 00	188 87
Reliance Marine	Liverpool	301,406 00	4,407 13
Sea	Liverpool	348,805 00	5,099 93
Standard Marine	Liverpool	339,821 00	5,300 15
St. Paul Fire and Marine	St. Paul	53,850 00	3,070 90
Switzerland Marine	Zurich	428,226 00	9,907 07
Thames and Mersey	Liverpool	881,027 00	22,320 76
Tokio Marine	Tokio	98,115 00	4,952 45
Transatlantic Marine	Berlin	107,370 00	3,275 06
Union Insurance Society	Hong Kong	263,542 00	6,498 33
Union Marine	Liverpool	301,085 00	4,654 06
United States Lloyds	New York	93,505 00	3,284 50
Universo Marine	Milan, Italy	5,200 00	12 30
Wilhelma	Magdeburg	811,986 00	16,401 15
Western	Toronto	310,408 00	15,134 48
Yangtze	Shanghai	130,796 00	1,473 95
Totals .....	.....	\$15,102,091 00	\$335,430 27

TABLE No. 9.

Showing New Policies Written during the year, Policies Renewed, and amount of Policies in Force on December 31, 1894, of Life Insurance Companies doing business in California—California business.

Name.	Location.	NEW POLICIES WRITTEN.			POLICIES RENEWED.			POLICIES IN FORCE DE- CEMBER 31, 1894.		Losses and Endowments Paid.
		No.	Amount.	Premium.	No.	Amount.	Premium.	No.	Amount.	
Pacific Mutual Life	San Francisco.	388	\$940,500 00	\$39,633 63	2,240	\$6,163,000 00	\$292,010 07	2,711	\$7,353,559 00	\$139,922 00
Aetna Life.	Hartford	107	260,000 00	7,858 36	522	1,221,995 00	46,084 83	787	1,585,481 00	56,327 23
Connecticut Mutual Life	Hartford	254	535,000 00	18,845 70	1,038	3,422,650 00	121,406 01	1,596	4,532,776 00	133,131 00
Equitable Life	New York	1,083	3,888,723 00	121,244 37	3,810	11,271,975 00	466,414 18	5,234	15,890,401 00	254,990 37
Germania Life	New York	367	803,500 00	33,158 69	444	1,677,300 00	66,625 51	1,013	3,352,300 00	105,629 12
Home Life	New York	78	217,363 00	8,456 87	360	1,194,000 00	49,409 69	463	1,376,898 00	41,385 00
Manhattan Life.	New York	198	732,964 00	24,109 45	842	2,942,204 00	105,172 92	1,315	4,052,639 00	35,000 00
Massachusetts Mutual Life	Springfield	125	288,500 00	10,124 58	200	424,500 00	10,865 74	325	713,000 00	8,000 00
Mutual Benefit Life	Newark	122	405,100 00	16,346 91	790	3,039,224 00	117,031 14	1,012	3,687,148 00	57,994 00
Mutual Life	New York	1,578	4,218,506 00	178,078 44	5,141	18,919,650 00	857,582 24	7,818	24,965,789 00	515,447 84
National Life	Montpelier, Vt.	210	443,000 00	15,435 08	635	1,558,500 00	57,614 14	845	2,001,500 00	18,000 00
New England Mutual Life	Boston	268	573,500 00	24,053 80	1,714	4,777,750 00	186,308 99	2,387	5,939,490 00	96,743 00
New York Life.	New York	1,869	6,753,000 00	264,652 28	3,084	13,810,000 00	476,442 56	5,007	20,875,000 00	298,106 34
Northwestern Mutual Life	Milwaukee	249	617,500 00	20,517 17	2,355	5,958,947 00	179,053 91	2,611	6,596,447 00	64,762 00
Penn Mutual Life	Philadelphia	203	547,500 00	16,491 80	596	1,949,500 00	74,856 04	799	2,497,000 00	30,178 92
Provident Savings Life	New York	293	626,506 00	8,636 91	985	3,013,193 00	29,156 09	1,278	3,639,699 00	22,000 00
Travelers	Hartford	66	167,828 00	5,215 11	384	1,049,250 00	33,615 97	442	1,184,578 00	22,500 00
Union Central Life	Cincinnati	121	322,658 00	6,685 63	252	536,774 00	26,159 18	373	859,432 00	6,764 00
Union Mutual Life	Portland, Me.	140	295,000 00	9,089 99	332	744,000 00	26,711 68	605	1,330,161 00	11,254 06
United States Life	New York	163	398,190 00	9,797 03	163	398,190 00	9,797 03	163	398,190 00	12,160 00
Washington Life.	New York	21	26,527 00	1,690 62	198	508,811 00	19,956 09	280	584,618 00	6,730 30
Phoenix Mutual Life.	Hartford	59	139,850 00	3,708 00	59	139,850 00	3,708 00	120	186,810 00	6,218 00
Totals		7,740	\$22,683,175 00	\$830,325 39	26,144	\$84,721,263 00	\$3,255,982 01	37,184	\$113,602,916 00	\$1,943,243 18

TABLE No. 10.

Showing the Business of Accident Insurance Companies, for the year 1894—California business.

Name.	Location.	NEW POLICIES WRITTEN.			POLICIES RENEWED.			POLICIES IN FORCE DECEMBER 31, 1894.		Losses Paid.
		No.	Amount.	Premium.	No.	Amount.	Premium.	No.	Amount.	
Etna Life	Hartford	461	\$1,656,500 00	\$4,855 67	77	\$337,000 00	\$1,235 25	303	\$1,280,500 00	\$14,161 63
Employers Liability	London	2,015	116,876 70	116,876 70				1,643	43,103 82	6,790 33
Fidelity and Casualty	New York	5,014	25,200,500 00	15,027 17	1,068	4,575,100 00	21,186 75			108 15
Frankfort Marine	Frankfort, Ger		1,334,360 00	8,991 23					1,334,360 00	
London Guarantee and Accident	London	248		11,882 60						
Pacific Mutual Life	San Francisco	3,034	6,254,650 00	64,416 17	629	2,754,000 00	13,988 05	2,922	6,742,050 00	36,713 76
Pacific Surety	San Francisco		1,935,598 00	9,016 64				344	1,490,583 00	7,015 91
Preferred Accident	New York	652	5,858,000 00	7,136 25	166	1,470,000 00	3,195 00	507	3,521,000 00	7,859 28
Standard Life and Accident	Detroit	14	78,000 00	280 00				14	78,000 00	
Travelers	Hartford	1,723	6,720,500 00	19,732 58	718	2,716,100 00	14,690 97	1,621	6,880,600 00	14,827 76
Union Casualty and Surety	St. Louis		1,572,490 00	8,649 51					2,959,139 00	7,897 42
Totals		13,161	\$50,610,598 00	\$266,864 52	2,658	\$11,852,200 00	\$54,296 02	7,354	\$24,295,232 00	\$138,478 06

TABLE No. 11.

Showing the Business of Fidelity, Steam Boiler, and Plate Glass Insurance Companies, for the year 1894—California business.

Name.	Location.	NEW POLICIES WRITTEN.			POLICIES RENEWED.			POLICIES IN FORCE DECEMBER 31, 1894.		Losses Paid.
		No.	Amount.	Premium.	No.	Amount.	Premium.	No.	Amount.	
American Surety	New York	27	\$52,000 00	\$570 18	31	\$193,750 00	\$530 50	58	\$245,750 00	None.
Fidelity and Casualty	New York	573	2,296,400 00	19,148 10	633	1,619,500 00	9,056 93			\$732 01
Fidelity and Deposit	Baltimore	27	62,000 00	503 00				27	62,000 00	None.
Hartford Steam Boiler	Hartford	80	792,800 00	7,126 50	72	485,000 00	4,851 25	306	2,600,133 00	57 15
Lloyds Plate Glass	New York	71		1,139 71	112		2,281 43	160		374 22
Metropolitan Plate Glass	New York	19		231 30	128		2,521 25	138		282 81
National Surety	Kansas City, Mo.		1,612,650 00	2,825 29					1,612,650 00	None.
New York Plate Glass	New York	296		6,052 75						
Pacific Surety	San Francisco		1,920,946 00	11,533 21		2,248,492 00	14,280 13	2,474	2,550,558 00	5,834 19
Totals		1,093	\$6,736,796 00	\$49,180 04	996	\$4,546,742 00	\$33,521 54	3,163	\$7,071,091 00	\$7,280 38

TABLE No. 12.

Showing the Business of Assessment Life, Accident, and Endowment Insurance Companies, for the year 1894—California business.

Name.	Location.	CERTIFICATES WRITTEN.		Receipts.	Losses Paid.	CERTIFICATES IN FORCE DECEMBER 31, 1894.	
		No.	Amount.			No.	Amount.
Atlas Accident.....	Boston.....	852	\$2,048,750 00	\$133,977 37	\$82,555 55	4,299	\$10,592,500 00
Bankers' Alliance.....	Los Angeles.....	504	1,008,000 00	8,268 10	4,000 00	504	1,008,000 00
Bankers' Life Association.....	Des Moines, Iowa.....						
Bankers' Life Association.....	St. Paul.....						
Bay State Beneficiary Association.....	Westfield, Mass.....						
California Mutual Benefit Society.....	San Francisco.....	1,605		12,857 81	2,898 40	977	
Chicago Guaranty Fund Life Society.....	Chicago.....						
Connecticut Indemnity Association.....	Waterbury.....	83	172,750 00	3,592 76	None	83	172,750 00
Covenant Mutual Benefit Association.....	Galesburg, Ill.....	511	1,069,750 00	7,556 89	126,000 00	3,717	8,144,875 00
Fidelity Mutual Aid Association.....	San Francisco.....	1,079	119,200 00	17,384 30	5,516 31	1,660	148,300 00
Fidelity Mutual Life Association.....	Philadelphia.....	1,067	2,903,500 00	37,031 32	4,000 00	784	2,039,000 00
Hartford Life and Annuity.....	Hartford.....	148	564,000 00	18,021 38	27,350 00	148	564,000 00
Los Angeles Mutual Life and Accident.....	Los Angeles.....	117	219,000 00	3,085 84	None	101	199,000 00
Massachusetts Benefit Life Association.....	Boston.....						
Merchants' Life Association.....	St. Louis.....						
Mutual Indemnity Association.....	San Francisco.....	1,308	368,825 00	12,807 48	947 80	493	147,125 00
Mutual Reserve Fund Life Association.....	New York.....	1,916	6,844,150 00	89,483 08	104,000 00	1,916	6,844,150 00
National Accident Society.....	New York.....	24	232,000 00	238 00	None	24	232,000 00
National Benevolent Association.....	Minneapolis.....						
National Life Association.....	Hartford.....	92	338,250 00	5,402 31	3,000 00	91	335,250 00
New England Mutual Accident Association.....	Boston.....	45	237,700 00	342 40	260 00	47	235,700 00
Northwestern Life Association.....	Minneapolis.....						
Northwestern Masonic Aid Association.....	Chicago.....	3,012	9,445,000 00	129,027 23	186,000 00	3,012	9,445,000 00
Omaha Life Association.....	Omaha.....						
Security Mutual Life Association.....	Binghamton, N. Y.....	50	138,500 00	1,779 00	None	36	92,500 00
United Life Insurance Association.....	New York.....			4,239 52	10,000 00	72	257,000 00
United States Masonic Benevolent Association.....	Council Bluffs, Ia.....						
United States Mutual Accident Association.....	New York.....	1,119	5,562,000 00	15,815 02	2,063 37	1,119	5,562,000 00
Weekly Benevolent Society.....	San Francisco.....	292		7,356 53	2,682 50	595	
Totals.....		13,824	\$31,271,375 00	\$508,266 34	\$561,273 93	19,678	\$46,019,150 00

REPORT.

OFFICE OF INSURANCE COMMISSIONER,
401 CALIFORNIA STREET,
SAN FRANCISCO, May 21, 1895. }

To the Honorable JAMES H. BUDD, Governor of California:

SIR: I herewith transmit the twenty-seventh annual report of this department, for the year ending December 31, 1894, and call your attention to the operations of the past twelve months.

REMOVAL OF SUITS TO FEDERAL COURTS.

Section 595 of the Political Code prohibits the removal, by a foreign corporation, of an action commenced by a citizen of this State against it in the Superior Court, to the United States Circuit Court, and provides as a penalty therefor that the certificate of authority to do business in this State shall be immediately revoked.

Notwithstanding this plain provision of the law, it has been ignored by this department, and in one case, on demand made, the Commissioner refused to act.

I have been called upon to pass upon this question, and my reasons for enforcing the law, if such a transfer is made, are fully set forth in the following communication.

Within the present month the Kentucky Supreme Court has passed directly on the question, and as the case will probably be appealed to the Federal Courts, we may hope for a final adjudication of the points involved.

SAN FRANCISCO, CAL., July 21, 1894.

Major JOHN B. MHOON, City:

DEAR SIR: I herewith transmit you my conclusions in the matter of the revocation of the certificate of the Massachusetts Benefit Life Association of Boston, authorizing said corporation to do business in the State of California, in which, as attorney for the above corporation in the suit brought by Albina C. Avy against it for the payment of policies held by her deceased husband, you have requested information as to whether, as Insurance Commissioner, I will adopt the ruling of my predecessor in the case of Nannie S. McWhorter against the Connecticut Mutual Life Insurance Company, and refuse to cancel the license of said company should it remove the said suit to the Circuit Court of the United States.

The statute in this case provides that "if any action shall be hereafter commenced in any District Court in this State by a citizen thereof against a foreign corporation or company doing business in this State, and such corporation or company shall transfer, or cause to be transferred, such action to the United States Circuit Court, the right of such corporation or company to transact business in this State shall thereupon and thereby cease and determine, and the Insurance Commissioner shall immediately revoke the certificate of such corporation or company authorized to do business in this State," etc.

Your contentions resolve themselves into but two: (1) That the statute is unconstitutional; and (2) that a removal from the Superior Court is not a removal from the District Court.

In support of your first proposition—that the law is unconstitutional—you rely on the case of *Insurance Company vs. Morse*, 20 Wall. 445; *Doyle vs. Insurance Company*, 94 U. S. Rep. 535; *Barron vs. Burnside*, 121 U. S. Rep. 186.

The statutes of Wisconsin provide that any fire insurance company organized under the laws of any other State, desiring to transact such business in that State, shall first

sign an agreement not to remove suits to the United States Circuit Court or the Federal Courts. It was this part of the statute only which the Court in the case of *Insurance Company vs. Morse* declared to be void as against public policy, and hence it is not applicable, as we have no such statute in this State.

The statutes of Wisconsin further provide, however, as in this State, that "if any foreign insurance company transfer a suit brought against it from the State to the Federal Courts, its license to do business in that State shall be revoked." It was that part of the statutes that was construed in *Doyle vs. Insurance Company*, and it was held that the company must forego such transfer, or cease to do business in the State. The Court said they had carefully reviewed their decision in the case of *Insurance Company vs. Morse*, and were satisfied with it. The Court further said that, by this decision, "it is said that we thus indirectly sanction what we condemned when presented directly, to wit: that we enable the State of Wisconsin to enforce an agreement to abstain from the Federal Courts. This is an inexact statement. The effect of our decision in this respect is that the State may compel foreign companies to abstain from the Federal Courts, or cease to do business in that State. It gives the company the option. This is justifiable, because the complainant has no constitutional right to do business in this State; the State has authority, at any time, to declare that it shall not transact business there. This is the whole point of the case, and without reference to the injustice, prejudice, or wrong that is alleged to exist, must determine the question. No right of the complainant under the laws or Constitution of the United States, by its exclusion from the State, is infringed, and this is what the State now accomplishes."

In the case of *Barron vs. Burnside*, the Court says: "The statute of Iowa, which requires that every foreign corporation named in it shall, as a condition of obtaining a permit for the transaction of business in Iowa, stipulate that it will not remove into the Federal Court certain suits which, under the laws of the United States, they have a right to remove, is void," etc. And in reviewing the case of *Doyle vs. Insurance Co.*, it says that "The point of the decision there seems to have been that as the State had granted a license, its officers would not be restrained by injunction by a court of the United States from withdrawing it." I am unable to see that this latter case has any bearing upon the question whatever.

I am therefore of the opinion, so far as authorities have been presented to me, that the courts have not decided that statutes of this character are unconstitutional.

Article 2, Section 11, of the State Constitution, which says that "All laws relative to the present judicial system of the State shall be applicable to the judicial system created by this Constitution until changed by legislation," is certainly conclusive as to the second contention, that a removal from the Superior Court is not a removal from the District Court.

Had there been a decision of the courts directly upon the question involved, and in your favor, I should not hesitate to refuse to revoke the license, but as there has not been, I submit it is not my duty or within my province to determine the constitutionality of the statute in question.

It is but fair to you that I should briefly assign my reasons for not adopting the ruling heretofore made in this office.

My predecessor, in his decision, says: "The legal questions involved are so serious and present themselves so forcibly to my mind that I must decline to revoke the certificate of authority until the courts of the State shall have decided the question in dispute."

I deem it my duty to see that the laws, as laid down for the conduct of this department, are obeyed until such laws are declared by a competent court to be unconstitutional. It was evidently the intention of the Legislature, in enacting this statute, among other things, to guard as carefully as possible the interests of the widows and children of policy-holders in life insurance companies. It is too common a practice, for some of these great corporations, to receive for many years the money of the deceased—sometimes provided through great deprivation and even by limiting the necessities of life—and at his death to refuse to carry out its part of the sacred trust and written contract, and to seek, by legal technicalities or by other as reprehensible methods, to avoid the payment of the policy or to gain, by the prospect of long continued legal complications, a compromise for a smaller sum than the face of the policy. The Legislature has provided many laws seeking to restrain the power which such corporations possess when they attempt to evade the strict letter of the contract. This statute seeks to place in the hands of the beneficiaries a weapon which will, in some degree, atone for the weakness of the stricken and perhaps helpless family and the strength which inheres in the great aggregation of capital. It was enacted to meet just such emergencies, and I feel it my duty to bring it into operation in the case before me. Should such transfer be made, I do not think I would be doing my duty to the great army of the insured—the people, in whose interest this department and my office were created—if I threw upon this family, or upon any other, the burden of a mandamus suit to compel me to do my duty under a statute, the provisions of which are so plain they need no construction as to their meaning, and so just they need no apology.

My decision, therefore, is that if said case of *Avy vs. The Massachusetts Benefit Life Association* is transferred to the Federal Courts, I will immediately revoke the certificate of said corporation to do business in this State.

MUTUAL BENEFIT LIFE OF AMERICA.

On August 15th last I revoked the certificate of The Mutual Benefit Life Association of America for the reasons appearing in the decision, which is as follows:

AUGUST 15, 1894.

In the matter of the Mutual Benefit Life Association of America, cited to show cause why the certificate of authority held by it to do business in this State should not be revoked.

In accordance with the statutes in such cases made and provided, I cited the above named company, through its General Agent, W. B. Shaut, to appear before me, this day, at 10 A. M., to show cause, if any, why its certificate of authority to do business in this State should not be revoked.

And there not appearing any good reason why such action should not be taken, and it further appearing to the Commissioner that said company, in violation of law, is not carrying out its terms of contract and that it cannot within three months from date of notice pay its obligations, it is therefore ordered and decreed that the certificate of authority of the said The Mutual Benefit Life Association of America to do business in the State of California, be and the same is hereby revoked.

As there are several hundred policy-holders of said corporation resident and citizens of this State who undoubtedly will be interested to know my reasons for taking such action, I append them, together with a recital of all my acts which I think will tend to throw any light on the subject.

On July 14, 1893, the Home Benefit Life Association of San Francisco and the Mutual Benefit Life Association of America entered into a contract by the terms of which the assets of the former were assigned to the latter, and the latter assumed all contracts of insurance and liabilities of the former.

Many members of the Home Benefit appealed to me for an opinion of the financial standing of the Mutual Benefit and for advice in regard to their accepting the policies offered to them by the Mutual Benefit in exchange for the old ones of the Home Benefit. I therefore made a thorough examination and found the standing of the Mutual Benefit already approved by this department, and that the policy-holders of the Home Benefit had been officially informed by this department that the New York department considered its standing good.

An examination of the annual statement of December 31, 1893, and a comparison with that of the year before, did not, to my mind, bear out these conclusions.

I therefore requested the representatives of the Home Benefit to furnish me with a detailed statement of all transactions from the date of transfer to date, and the Mutual Benefit to furnish a statement of its business for the six months ending June 30, 1894, and notified the New York department of my action, and of my doubts in regard to the standing of the Mutual Benefit.

These reports and statements are before me, and from them I find that the membership of the Home Benefit was transferred to the Mutual Benefit in 1893, and in its report of new business written in California in 1893, there appear 939 policies and \$2,927,500 insurance.

December 31, 1893, it reports 1,150 policies in California, and \$3,954,000 insurance.

For the six months ending June 30, 1894, it reports new business to the extent of 20 policies, representing \$58,000 in insurance, while 78 policies and \$277,500 ceased to be in force, leaving on the last mentioned date in California 1,092 policies and \$3,734,500 insurance.

This statement is incorrect in almost every particular.

Of the Home Benefit, whose membership was transferred as a whole as above stated, there have up to August 1st last but 346 members, representing \$950,000, accepted the policies of the Mutual Benefit in lieu of their old ones. The remaining members, to the number of about 600, representing almost \$2,000,000 in insurance, have permitted their policies to lapse, by refusing to accept the Mutual Benefit policies, none of which is shown in this report.

Instead, therefore, of 3,646 members, as stated in the report, there cannot certainly be over 3,000.

It will be interesting to note what is expected of these 3,000 members.

In passing, I may say that the net or invested assets and the membership have decreased, while the liabilities have increased; but these changes are not of themselves sufficient to cause immediate alarm.

The first question is, Has the corporation carried out its terms of contract? In its policy it agrees to pay the amount therein stated within ninety days after the acceptance of due and satisfactory proof of death and the validity of the claim.

An inspection of its report shows that claims adjusted and due are being paid in installments, in some instances in as small sums as 10 per cent of the amount insured.

In addition, it is captious, technical, and dilatory in every case called to my attention, and seeks by every means within its power to delay the time when it must accept proofs.

From July 14, 1893, to June 30, 1894, there were \$82,000 in death claims presented from beneficiaries in California, of which amount but \$1,000 has been paid to date, and that only as a credit on a policy for a larger amount.

It has \$67,500 in what it terms "reported" losses, some of which are many months old, and in which nothing in the way of adjustment has, apparently, been attempted.

There are \$75,775, out of a total mortuary liability of \$286,975, in resisted claims, showing that it is resisting over one fourth of its death losses.

For these and many other reasons I might mention, I find it is not carrying out the terms of its contracts.

Secondly, can it, within three months from date of notice, pay its obligations? I think not.

On December 31st last, the total death claims, both adjusted and due and unadjusted, resisted, reported, etc., amounted to \$313,500, while on June 30th last these items amounted to \$359,975—an increase of \$46,275.

The 3,000 members remaining must, therefore, assume the payment of \$385,000 in death claims or, as it is termed in the report, "Contingent Mortuary Assets," which means assessments on the members and expenses of management, which amounts annually to over \$90,000.

During the six months last past, it is fair to presume that the company assessed its members as heavily as in its judgment it was wise to do, and yet but \$80,000 was realized with which to pay death losses, while the mortuary liabilities increased over half that sum.

In addition, the company during that time paid out more money than it received, and paid for expenses over \$40,000, or more than 50 per cent of the amount it paid for death losses.

With a decreasing membership, it is to me very plain that the company cannot meet its obligations.

There are death losses of the Home Benefit prior to July 14, 1893, to be met. When this contract was made, these amounted to about \$90,000, and there were (due and unpaid) other liabilities of about \$10,000.

The assessments collected at the office here have been applied toward the liquidation of these accounts, but there yet remains due and unpaid about \$50,000 of these death claims.

As almost one third of the entire membership of the company is reported by it to be in California, and as I am clearly of the opinion that the company cannot and will not meet its obligations in full, the action I have taken in this matter seems to me just and proper.

THE HOOPER CASE.

The Hooper case, as it is familiarly called, is one of the most important cases ever decided in insurance matters. The insurance journals of the East have given it much attention, and the principles laid down in the decision are of great importance. The Supreme Court of the United States decides that a State has the right to prevent a foreign corporation from carrying on a business within its limits, either absolutely or upon conditions, and upholds the constitutionality of the California statute prohibiting brokers from placing insurance in unauthorized corporations. The decision is of so much importance that it is given in full:

Supreme Court of the United States. No. 7. October Term, 1894.

R. B. HOOPER, Plaintiff in Error, *vs.* THE PEOPLE OF THE STATE OF CALIFORNIA.

In error to the Superior Court of the City and County of San Francisco, State of California.

(January 7, 1895.)

Section 623 of the Political Code of the State of California provides as follows:

"The Insurance Commissioner must require every company, association, or individual not incorporated under the laws of this State, and proposing to transact insurance business by agent or agents in this State, before commencing such business, to file in his office a bond, to be signed by the person or firm, officer, or agent, as principal, with two sureties, to be approved by the Commissioner, in the penal sum of \$2,000 for each insurance company, association, firm, or individual for whose account it is proposed to collect premiums of insurance in this State. The conditions of such bond to be as follows:

"First—That the person or firm, agent, or officer therein, acting on behalf of the company, association, firm, or individual named therein, will pay to the Treasurer of the

county, or city and county in which the principal office of the agency is located, such sum per quarter, quarterly in advance, for a license to transact an insurance business, or such other license as may be imposed by law as long as the agency remains in the hands of the person or firm, agent, or officer named as principal in the bond.

"Second—That the person or firm, officer, or agent will pay to the State all stamp or other duties on the gross amounts insured, inclusive of renewals on existing policies.

"Third—That the person, firm, agent, or corporation named therein will conform to all provisions of the revenue or other laws made to govern them."

Section 649 of the Penal Code of California is as follows:

"Every person who, in this State, procures or agrees to procure any insurance for a resident of this State from an insurance company not incorporated under the laws of this State, unless such company or its agent has filed the bond required by the laws of this State relative to insurance, is guilty of a misdemeanor."

On the 29th day of September, 1888, the plaintiff in error was charged before a Police Court of the City and County of San Francisco with having, on the first day of April, 1888, "in the City and County of San Francisco," committed the misdemeanor of procuring insurance on account of foreign companies that had not complied with the laws of this State; with having "then and there procured for a resident of this State insurance from an insurance company not incorporated under the laws of this State, to wit: China Mutual Insurance Company of Boston, said company, or its agents, not then and there having filed the bond required by the laws of this State relative to insurance." A jury having been waived, the case was tried by the Court, and the defendant having been found guilty was sentenced to pay a fine of \$5, and, in default thereof, to be imprisoned in the city prison for twenty-four hours. Motions in arrest and for a new trial were made on several grounds, among which it is necessary only to state the following:

"Second—For that the statute, to wit, Section 439 of the Penal Code of the State of California, amounts to and is a regulation of commerce between the several States and foreign nations, and is therefore in violation of paragraph 3, Section 8, of Article I of the Constitution of the United States.

"Third—For that Section 439 of the Penal Code of the State of California is in violation of the constitutional right of the defendant to transact any business in the State of California which is not opposed to the good morals or health of the community.

"Fourth—For that the said statute is not a police regulation.

"Fifth—For that said statute is in violation of the Fourteenth Amendment."

The motions having been overruled, the cause was taken by appeal to the Superior Court of the City and County of San Francisco, the highest Court to which an appeal was permissible under the Constitution and laws of the State of California.

The facts were stated as follows:

"That the firm of Johnson & Higgins are average adjusters and insurance brokers, residing and having their principal place of business in the City of New York, State of New York.

"That as insurance brokers, they procure for other persons, of whatever State resident, and on the request of such persons, insurance on ships and vessels, cargoes and freights, from insurance companies not incorporated under the laws of the State of California, or doing business therein as provided by the laws of said State.

"That they receive from said companies the marine policies issued by said companies so insuring said ships or vessels, and deliver them to the party or parties for whom they have procured the same.

"That the said firm of Johnson & Higgins at all the times herein mentioned had a place of business in the City and County of San Francisco, State of California, and that the defendant had at all times herein mentioned charge of said business as the employé and agent of said Johnson & Higgins, and not otherwise.

"That on the 13th day of March, 1888, C. W. Mott, a resident of the State of California, inquired of said defendant if he, the said defendant, as the agent of Johnson & Higgins, could procure the said Johnson & Higgins to place a certain amount of insurance on the steamer 'Alliance' of San Francisco, at a certain named rate of premium. To which said defendant replied he would see what could be done in respect to the same.

"That thereupon the said defendant informed Johnson & Higgins of the inquiry of said Mott, and requested them to advise him, the said defendant, of what, if anything, they had done or could do in the premises; that in compliance with the said request of the said defendant, said Johnson & Higgins telegraphed to said defendant as follows: 'Alliance four thousand dollars, done in American form,' but did not advise said defendant of the name of the company in which said insurance had been placed.

"The contents of the telegram above named were communicated by the defendant to said Mott. In April, 1888, said firm of Johnson & Higgins forwarded to said defendant the policy of the 'China Mutual Insurance Company,' insuring \$4,000 on said steamer 'Alliance.'

"Said insurance company not then and there being a company incorporated under the laws of the State of California, and not then and there having by itself or its agent filed the bond required by the laws of the said State of California relating to insurance. This policy was delivered by the defendant to said Mott, and thereupon said Mott paid to the said defendant, as agent of Johnson & Higgins, the premium of said insurance. This premium was deposited by the defendant in a bank in San Francisco to the credit of Johnson & Higgins, and Johnson & Higgins were duly advised by him that said premium had been collected and the amount deposited in the bank to their credit.

"All said verbal acts by said Mott and also of said defendant, and all acts of defendant as agent in said procuring, were done in the City and County of San Francisco, State of California."

On the foregoing statement the judgment below was affirmed upon the ground "that the facts, as they appear on record herein, bring the act of defendant within the true intent and meaning of Section 489 of the Penal Code of the State of California," and "that on the facts in this case, said act is not repugnant to any of the provisions of the Constitution of the United States."

Mr. Justice White, after stating the case, delivered the opinion of the Court.

The principle, that the right of a foreign corporation to engage in business within a State other than that of its creation, depends solely upon the will of such other State, has long been settled, and many phases of its application have been illustrated by the decisions of this Court. (*Bank of Augusta vs. Earle*, 13 Pet. 519; *Lafayette Ins. Co. vs. French*, 18 How. 404; *Society for Savings vs. Coite*, 6 Wall. 594; *Provident Institution vs. Massachusetts*, 6 Wall. 611; *Hamilton Co. vs. Massachusetts*, 6 Wall. 632; *Paul vs. Virginia*, 8 Wall. 168; *Ducat vs. Chicago*, 10 Wall. 410; *State Tax on Railway Gross Receipts*, 15 Wall. 284; *Railroad Co. vs. Peniston*, 18 Wall. 5; *Delaware Railroad Tax Case*, 18 Wall. 206; *State Railroad Tax Case*, 92 U. S. 575; *Philadelphia & Southern Steamship Co. vs. Pennsylvania*, 122 U. S. 326; *California vs. Pacific Railroad Co.*, 127 U. S. 1; *Home Insurance Co. vs. New York*, 134 U. S. 594; *Maine vs. Grand Trunk Railway*, 142 U. S. 217; *Ashley vs. Ryan*, 153 U. S. 445.)

Whilst there are exceptions to this rule, they embrace only cases where a corporation created by one State rests its right to enter another and to engage in business therein upon the Federal nature of its business. As for instance, where it has derived its being from an Act of Congress, and has become a lawful agency for the performance of governmental or quasi governmental functions, or where it is necessarily an instrumentality of interstate commerce, or its business constitutes such commerce, and is, therefore, solely within the paramount authority of Congress. In these cases the exceptional business is protected against interference by State authority. The reasons upon which the exceptions to the general rule are based have been often explained. (*Telegraph Co. vs. Texas*, 105 U. S. 460; *Gloucester Ferry Co. vs. Pennsylvania*, 122 U. S. 196, 205, 211; *Phila. Steamship Co. vs. Pennsylvania*, 122 U. S. 326, 342; *McCall vs. California*, 136 U. S. 104, 110; *Norfolk & Western Railroad vs. Pennsylvania*, 136 U. S. 114, 118; *Pickard vs. Pullman Southern Car Co.*, 117 U. S. 34; *Robbins vs. Shelby County Taxing District*, 120 U. S. 489; *Leloup vs. Mobile*, 127 U. S. 640; *Asher vs. Texas*, 128 U. S. 129; *Stoughtenburgh vs. Hennick*, 129 U. S. 141; *McCall vs. California*, 136 U. S. 104; *Crutcher vs. Kentucky*, 141 U. S. 47.)

In the case last cited, the precedents were fully reviewed, and the governing reasons of the law upon this subject were clearly elucidated.

The contention here is that, inasmuch as the contract was one for marine insurance, it was a matter of interstate commerce, and as such beyond the reach of State authority and included among the exceptions to the general rule. This proposition involves an erroneous conception of what constitutes interstate commerce. That the business of insurance does not generically appertain to such commerce has been settled since the case of *Paul vs. Virginia*, *supra*. (See also *Phila. Fire Ins. Co. vs. New York*, 119 U. S. 110, and authorities there cited.)

Whilst it is true that in *Paul vs. Virginia*, and in most of the cases in which it has been followed, the particular contract under consideration was for insurance against fire, the principle upon which these cases were decided involved the question of whether a contract of insurance, of any kind, constituted interstate commerce. The Court in reaching its conclusion upon this question was not concerned with any matter of distinction between marine and fire insurance, but proceeded upon a broad analysis of the nature of interstate commerce and of the relation which insurance contracts generally bear thereto. Thus in *Paul vs. Virginia*, the Court, speaking through Mr. Justice Field, said:

"Issuing a policy of insurance is not a transaction of commerce. The policies are simply contracts of indemnity against loss by fire, entered into between the corporation and the assured, for a consideration paid by the latter. These contracts are not articles of commerce in any proper meaning of the word. They are not subjects of trade and barter, offered in the market as something having an existence and value independent of the parties to them. They are not commodities to be shipped or forwarded from one State to another, and then put up for sale. They are like other personal contracts between parties which are completed by their signature and the transfer of the consideration. Such contracts are not interstate transactions, though the parties may be domiciled in different States. The policies do not take effect—are not executed contracts—until delivered by the agent in Virginia. They are, then, local transactions, and are governed by the local law. They do not constitute a part of the commerce between the States, any more than a contract for the purchase and sale of goods in Virginia by a citizen of New York whilst in Virginia would constitute a portion of such commerce."

This language was reiterated in the case of *Phila. Fire Ins. Co. vs. New York*, *supra*. In *Crutcher vs. Kentucky*, *supra*, the Court, in applying the exception to the general rule, held that the State of Kentucky was without power to prevent a corporation engaged in interstate commerce from entering that State and carrying on its business therein, and also pointed out the distinction between the making of contracts of insurance and interstate commerce, or the necessity instrumentalities thereof, as follows: "The case is entirely different from that of foreign corporations seeking to do a business which does not belong to the regulating power of Congress. The insurance business, for example,

cannot be carried on in a State by a foreign corporation without complying with all the conditions imposed by the legislation of that State. So with regard to manufacturing corporations, and all other corporations whose business is of a local and domestic nature, which would include express companies whose business is confined to points and places wholly within the State. The cases to this effect are numerous."

It is evident, then, as we have said above, that the attempt to so distinguish between policies of marine insurance and policies of fire insurance, as to reach the deduction that there is a constitutional difference between the business of a corporation issuing policies of one kind, and that of a corporation dealing in policies of the other kind, which affects the question of a State's authority to control the business of either, is based upon a fundamental misconception of the nature of the constitutional provision relied upon. It ignores the real distinction upon which the general rule and its exceptions are based, and which consists in the difference between interstate commerce and an instrumentality thereof on the one side, and the mere incident which may attend the carrying on of such commerce on the other. This distinction has always been carefully observed, and is clearly defined by the authorities cited. If the power to regulate interstate commerce applied to all the incidents to which such commerce might give rise, and to all contracts which might be made in the course of its transaction, that power would embrace the entire sphere of mercantile activity in any way connected with trade between the States; and would exclude State control over many contracts purely domestic in their nature.

The business of insurance is not commerce. The contract of insurance is not an instrumentality of commerce. The making of such a contract is a mere incident of commercial intercourse, and in this respect there is no difference whatever between insurance against fire and insurance against "the perils of the sea."

The State of California has the power to exclude foreign insurance companies altogether from her territory, whether they are formed for the purpose of doing a fire or marine business. She has the power, if she allows any such companies to enter her confines, to determine the conditions on which the entry shall be made. And as a necessary consequence of her possession of these powers, she has the right to enforce any conditions imposed by her laws as preliminary to the transaction of business within her confines by a foreign corporation, whether the business is to be carried on through officers or through ordinary agents of the company, and she has also the further right to prohibit a citizen from contracting within her jurisdiction with any foreign company which has not acquired the privilege of engaging in business therein, either in his own behalf or through an agent empowered to that end. The power to exclude embraces the power to regulate, to enact, and to enforce all legislation in regard to things done within the territory of the State, which may be directly or incidentally requisite in order to render the enforcement of the conceded power efficacious to the fullest extent, subject always, of course, to the paramount authority of the Constitution of the United States.

In the argument at bar, it is admitted that, if the contract is to be considered as made in California, then this case is governed by the foregoing principles, unless the business of a foreign company writing marine insurance is protected by the interstate commerce clause of the Constitution, which, as we have seen, is not the case.

It is claimed, however, that irrespective of this clause, the conviction here was illegal, first, because the statute is by its terms invalid, in that it undertakes to forbid the procurement of a contract outside of the State; and, secondly, because the evidence shows that the contract was in fact entered into without the territory of California. The language of the statute is not fairly open to this construction. It punishes "every person who, in this State, procures or agrees to procure for a resident of this State any insurance," etc. The words, "who in this State," cannot be read out of the law in order to nullify it under the Constitution.

It is urged that the words, "every person who agrees to procure for a resident of this State," are inconsistent with the preceding language, "who in this State procures," etc. The argument is this: The act punished is procuring for a resident; in order to procure for another the procurer must be agent of such other; hence, the contract of insurance was procured by the agent of the insured, and not by the agent of the foreign company; and inasmuch as the foreign company was not, and under the law could not be, technically, within the State for the purpose of giving its assent to the contract, the insurance must have been procured without the State. The fallacy here is ingenious, but it is easily exposed. The elementary rule is that every reasonable construction must be resorted to, in order to save a statute from unconstitutionality. (*Parsons vs. Bedford*, 3 Pet. 433; *United States vs. Coombs*, 12 Pet. 72; *Brewer vs. Blougher*, 14 Pet. 178; *Grenada County vs. Brown*, 112 U. S. 261; *Prosser vs. Illinois*, 116 U. S. 252.)

The admission that the insurance was procured for the resident from a foreign company which has no agent in the State, does not exclude the possibility of its having been procured within the State. If it were obtained for the resident by a broker who was himself a resident this would be a procuring within the State and be covered by the statute.

The business of a broker is to serve as a connecting link between the party who is to be insured and the party who is to do the insuring, to bring about "the meeting of their minds" which is necessary to the consummation of the contract. In the discharge of his business, he is the representative of both parties to a certain extent. (*How vs. Union Mut. Ins. Co.*, 80 N. J. 32; *Monitor Ins. Co. vs. Young*, 111 Mass. 537; *Hartford Ins. Co. vs. Reynolds*, 36 Mich. 502.)

Domat thus defines his functions: "The engagement of a broker is like to that of a proxy, a factor, or other agent, but with this difference that the broker being employed by persons who, having opposite interests to manage, he is, as it were, agent both for the one and the other, to negotiate the commerce and affairs in which he concerns himself. Thus his engagement is two-fold, and consists in being faithful to all the parties in the execution of what every one of them entrusts him with. And his power is not to treat, but to explain the intentions and to negotiate in such a manner as to put those who employ him in a condition to treat together personally." (Domat, vol. I, bk. I, tit. 17, sec. 1, Strahan's translation.)

Story says this statement of the functions of a broker is "a full and exact description according to the sense of our law." (On Agency, p. 31, note 3, 9th ed.)

If the contention of the plaintiff in error were admitted, the established authority of the State to prevent a foreign corporation from carrying on a business within its limits, either absolutely or except upon certain conditions, would be destroyed. It would be only necessary for such a corporation to have an understanding with a resident that in the effecting of contracts between itself and other residents of the State he would be considered the agent of the insured persons, and not of the company. This would make the exercise of a substantial and valuable power by a State government depend not on the actual facts of the transactions over which it lawfully seeks to extend its control, but upon the disposition of a corporation to resort to a mere subterfuge in order to evade obligations properly imposed upon it. Public policy forbids a construction of the law which leads to such a result, unless logically unavoidable.

The facts found here enforce the correctness of these views, and illustrate the evil which the statute was doubtless intended to prevent.

Johnson & Higgins were average adjusters and brokers in New York City. Hooper, the plaintiff, as their agent, had a place of business in San Francisco. As such broker, he applied for the insurance to his principals in New York City; the policy came to San Francisco for delivery, and the premium was there paid.

One more contention remains to be noticed. It is said that the right of a citizen to contract for insurance for himself is guaranteed by the Fourteenth Amendment, and that, therefore, he cannot be deprived by the State of the capacity to so contract through an agent. The Fourteenth Amendment, however, does not guarantee the citizen the right to make within his State, either directly or indirectly, a contract, the making whereof is constitutionally forbidden by the State. The proposition that because a citizen might make such a contract for himself beyond the confines of his State, therefore he might authorize an agent to violate in his behalf the laws of his State within her own limits, involves a clear *non sequitur*, and ignores the vital distinction between acts done within and acts done beyond a State's jurisdiction.

Judgment affirmed.

CUT RATES.

The "street" has been in a state of turmoil from early to late for some months, owing to the dissolution of the Pacific Insurance Union and the unavailing struggles of its successor to control the situation.

The Pacific Insurance Union was probably the most successful insurance compact, in many respects, ever in existence, and its loss of power has given the general public, in many localities, insurance at greatly reduced rates, although on the quiet the more favored ones had for years received concessions from a few of the companies.

The preliminary reports of the companies doing business in California showed some features in volume of business written by various companies, which strengthened the idea prevalent in many minds that rate-cutting on the sly had become a fine art and a permanent feature with many companies belonging to the compact, and hence a war broke out, which, up to the present date, has defied all control and which bids fair to continue some time.

The personal ambitions and animosities of the resident managers must have much to do with the present situation, but as all are subordinate to the home management, there is no escape from the conclusion that the companies themselves approve the war of rates, as the losses must be paid, and from the premium income, which is also the source of their dividends.

As stockholders of insurance companies do not differ very materially from moneyed men generally, it can hardly be that the home manage-

ment reason that the profits of the business on this coast have been great enough to justify a loss for a few years. The average loss ratio on fire risks for twenty years in this State has been 37.5 per cent, and last year was 44.4 per cent, which, with an average expense ratio of 35 per cent (which I think is a fair estimate), left a balance of 20 per cent of the premium income in favor of the company.

While it is to be expected that those unfamiliar with the business will jump at the conclusion that this is all clear profit, insurance men should know better, and not go wild over the subject.

After deducting the reinsurance reserve, and a reasonable amount of surplus to meet the conflagration hazard, the net profit is not so great that managers can afford to write risks for a small per cent of the actual cost, which is being done daily.

It goes without saying that competition in insurance rates is the only safeguard against excessive rates, and that the dissolution of any compact or combination which has for its object the maintenance of unreasonable rates, is in the interests of the people.

To my mind security is more desirable than cheapness, and if both cannot be had, the interests of the insured are with the former.

The happy medium of security and fair rates is as far from being realized under existing circumstances as it was under the compact, for competition which endangers the security of the policy-holders is very undesirable.

True, this is only a small territory, but such excessive rate-cutting as is being indulged in here engenders distrust, in the minds of impartial observers, of the fitness of those who permit it to control the destinies of the great interests entrusted to them, for the future prosperity of hundreds of thousands of people is in their hands.

While I am pleased that so many of our people have been enabled, during these hard times, to obtain insurance at reduced cost, yet that very fact has attendant dangers to the great body of the insured who are unable to obtain the reduction.

Many companies whose managers might approve any reasonable competition, have withdrawn from the State, or ceased writing, and the fewer the companies the easier to form combinations to advance rates that will make up the deficiency caused by the present competition.

Cancellation of cut-rate policies generally will not be possible, and forced adjustment of losses may not follow, and yet I am free to say that I, for one, do not have so much faith in the fairness of foreign capital towards our people as will lead me to believe that the profits they have enjoyed for so many years will not be forgotten when losses are to be paid, and that in some such manner will the general public be made to pay for the concessions granted the few.

The great fluctuation in rates shows the untrustworthiness of the rule by which re-insurance reserves are calculated. Many risks have been written at 80 per cent off the "regular" rates, and in rare instances, even 90 per cent.

To illustrate: A risk that one year ago was insured at a premium of \$500 is to-day being carried at say, \$100. The re-insurance reserve required on December 31, 1894, against that risk was \$250. On December 31st next the company will only be required to have \$50 re-insurance reserve, while the amount at risk and the probable danger from loss are just the same, although the company is required to carry but

one fifth in assets to guarantee safety to its policy-holders. This would result in an abnormal increase in surplus, were the war an extended one, which, when rates are raised, would again be reduced to meet the requirements of the law regarding re-insurance reserves, making the fluctuations so great that it would be impossible almost to ascertain the true financial condition of the companies.

Many of the companies here authorized their representatives in this State to extend the term of existing policies by stamping across their face the date to which the insurance is extended. A policy being presented for cancellation, the agent, instead of canceling and issuing a new policy for the return premium at the short rates, stamps or writes across the face of the same an extension for the period which the return premium will carry the insurance at the low rate. Some companies will not permit this, and claim that these extensions are not reported as new business. This will cause incorrect annual statements, if true, and the attention of the Insurance Departments of the various States where these companies are required is called to the matter. This department will endeavor to ascertain the truth of the complaints, and take the necessary steps to correct the practice.

Insurance men generally think that the people are much prejudiced against the business of fire insurance, and unjustly complain of the rates charged.

If this be true, no one is to blame but the fraternity itself, for they furnish to the people the cudgel with which the hardest blows are wielded, as happily illustrated in a local journal—when in the compact they “fought like devils for conciliation,” but when out “they hate each other for the love of God.”

They are a happy family when all united under some iron-clad arrangement, but when in war they say enough harsh things about one another to convince even their most vindictive enemy that what he has believed of them is not severe enough to meet the truth, for it is to be presumed that they must know whereof they speak upon an insurance question.

The business of this State has been a very profitable one, generally speaking, even when the business as a whole has not been remunerative, at least to any great degree, and it is to be hoped that reasonable competition will continue long enough to make our rates for a few years fairly average with what has been charged in other sections of the country.

YOUTH'S ENDOWMENTS.

The Youth's Endowment Association of Minneapolis, Minnesota, was denied admission to do business in this State in accordance with the provisions of Section 7 of Chapter 116 of the laws of 1891, which says: “No corporation doing business under this act (except accident or casualty corporations) shall issue a contract of insurance upon the life of any person under fifteen years of age.”

MINNEAPOLIS MASONIC RELIEF.

A license to transact business in California was refused the Minneapolis Masonic Relief Association, as it had not accumulated a trust fund in accordance with the provisions of the law governing assessment

associations, and because its annual statement did not show a satisfactory financial condition. The manager of this company has used all the means at his command, to induce a representative of the company, in this State, to violate the laws and solicit insurance notwithstanding the association has not been admitted. His actions are very reprehensible, and if the association is a reputable one, he should receive the immediate attention of the Board of Directors.

FRATERNAL LIFE ASSOCIATION.

Although the law distinctly requires it, the Fraternal Life Association of San Francisco had never reported to this department and was dragging along, neither able to pay its losses nor willing to close up its affairs.

Upon notice to do so, however, it ceased collecting assessments and soon afterwards transferred its membership to an Eastern organization, The Jewelers and Tradesmen's.

The same question arises in this transfer as in that of the Home Benefit to the Mutual Benefit Life Association of America.

Section 7 of the law governing assessment societies says, "Every such contract of insurance shall be founded upon written application therefor, and * * * such application shall be accompanied by the report of a reputable physician, containing a detailed statement of his examination of the applicant, and showing the *applicant to be in good health*, and recommending the issuance of a contract of insurance."

The agents of the companies making the transfer claim that the medical examination made by the physician at the time of admission to the old company is sufficient under the statute.

This is a doubtful question, as the policy-holder in the old company makes an application to the new company and receives a policy of insurance from the new company, and in the policy which I examined, no reference is made to a transfer. It is a well-known fact that very many of those transferred, though in good health when they became members of the original company, by reason of sickness, accident, or increasing age cannot now pass a medical examination, and are not in good health, as required by the statute.

It might not be necessary to take this precaution, if it were not known that some life insurance associations have in the past taken advantage of technicalities to avoid the payment of losses.

My prejudices are always aroused against the financial standing or business management of any company willing to take over bodily, without medical examination, the policy-holders of another association, especially if it has been in existence many years, and I have no faith that such a company will always deal fairly with its members when it comes to settlements. The Attorney-General's opinion has been requested in the matter.

NATIONAL SURETY COMPANY.

Complaints were made against the National Surety Company of Kansas City, Missouri, to the effect that it had no right to do business in this State without first making a deposit of \$200,000; and, second, that it was insolvent under our statutes, as the \$200,000 on deposit in Missouri is primarily for the benefit of the policy-holders of Missouri, and

hence could not be allowed as an asset in California. In my opinion, neither contention was correct, and at the request of the complainants the matter was referred to the Attorney-General.

Our statute on deposits, Section 622, Political Code, is as follows: "When by the laws of any other State or country any * * * deposit of money or other obligations or prohibitions are imposed on insurance companies of this State doing business in such other State or country, * * * in excess of such * * * deposits of securities or other obligations or prohibitions imposed upon insurance companies of such other State or country, the same obligations and prohibitions of whatsoever kind must be imposed upon insurance companies of such other State or country doing business in this State."

The laws of Missouri do not require a deposit from California companies in excess of what is required from Missouri companies, and hence no deposit is required of a Missouri company doing business in this State. In this opinion I was sustained by the Attorney-General, and there can be no doubt, it seems to me, of the correctness of this conclusion. If the law is an unjust one, it is a matter for the Legislature; but the law as it stands must be executed. I think that the law should be amended so that this State should demand the same deposit to be made here that is required by such other State or country of a California company, without reference to what is demanded of home companies.

On the second proposition I was not sustained, as the opinion of the Attorney-General was to the effect that the deposit of the \$200,000 made by the company in Missouri was primarily for the benefit of policyholders in that State, and hence I could not allow it as an asset in this State. Although this was directly in opposition to the opinion of the officials of the State of Missouri, I deemed it my duty to adopt the decisions of our Attorney-General, and I at once notified the representatives of the company of my intention to act upon his opinion, and to revoke its license.

A temporary restraining order was issued by the Superior Court of this county, and the case will soon be determined by his Honor, Judge Murphy.

I had the securities of the company appraised, or, rather, passed upon by competent parties in Kansas City, and believe that they are first class; but if the \$200,000 deposit must be deducted from the assets of the company, it would be insolvent under our laws, and must cease to do business in this State.

I have deducted from its assets the sum of \$30,000, special deposit in Ohio to meet any judgments which may be entered against it in that State, which makes an impairment of \$9,846 58 in its capital. As our laws make a 25 per cent impairment necessary before a company can be declared insolvent, this apparent or technical insolvency works no forfeiture of its certificate of authority.

In my judgment our laws on this subject are too lax, and should be amended so that any impairment of the capital stock would render a company insolvent.

FRAUDULENT INVESTMENT COMPANIES.

In the preliminary report I called attention to the fraudulent bond investment and guarantee companies of Mexico and this State, and to the fact that it was doubtful if there was any law on our statute books

by which they could be compelled to cease doing business, and urged legislative action in the matter.

The Attorney-General informs me that an amendment to the Building and Loan Commissioners Act provides for their supervision by that Board, and I have every assurance that said Commissioners will pursue a vigorous policy.

MUTUAL RELIEF ASSOCIATION.

The Mutual Relief Association of Petaluma has been doing business as an assessment association for many years, without reporting to this department.

It has succeeded in convincing all former Commissioners, so its attorney says, that it is not an insurance company as contemplated by the statutes; but if it is not within the provisions of the law governing assessment associations, then, in my opinion, the English language is incapable of being written so that a statute could be framed covering the case.

Notwithstanding the continued success of the association in preventing supervision, I at once commenced suit to compel it to obey the laws, but by resorting to technicalities it has so far prevented a hearing.

These delays are not, in my opinion, being made for any good purpose, and I sincerely trust that a hearing may soon be had, so that any nefarious designs of the officers may be thwarted.

I am certainly justified in the use of such language by a letter of the Secretary to a member. This letter only confirms information obtained indirectly, and bears out the idea that the resort to technicalities and delays is for some ulterior purpose:

THE MUTUAL RELIEF ASSOCIATION OF PETALUMA, }
OFFICE, MUTUAL RELIEF BUILDING, WESTERN AVENUE, }
PETALUMA, CAL., May 29, 1895.

DEAR SIR: Our present membership, I am sorry to say, is only about five hundred. Of course, this is a great decrease, but it seems impossible to avoid it in any way, and if it continues we will in time be compelled to divide up our *spoils*, when the *few remaining ones will reap the benefits*.

Respectfully,

N. DINWIDDIE,
Secretary.

The idea of a secretary speaking of the accumulations of the honest and confiding policy-holders as "*spoils*," apparently gloating over the prospect that the few remaining members will be benefited by the wreck of the association!

Highway robbers around their campfire in the mountains gloating over the results of their depredations, which probably caused the sacrifice of many lives, never spoke more unfeelingly or defiantly of their "*spoils*" than the officers of this "*fraternal*" organization, whose object is "to secure to the families or friends of deceased members such pecuniary aid as shall shield them against the ills attending those who are left unprotected, and at the same time avoid such expenses as would impoverish its members or place the society beyond the reach of those needing its aid, and also to afford a safe and economical deposit for those wishing to accumulate a sum for future use for themselves or families."

This is an exceedingly good place to deposit hard-earned wages for "*future use*."

FARMERS' ALLIANCE.

My predecessor instituted a suit against the Farmers' Alliance, to restrain it from doing a fire insurance business. This was in pursuance of a friendly agreement between the department and the attorney of the Alliance, to determine the question of the latter's legal right to write policies of fire insurance upon the property of its members.

The Supreme Court will, during the present year, without doubt finally settle the disputed question, as it has been argued and submitted to the Superior Court at this writing.

APPRAISEMENT OF REAL ESTATE.

A very large proportion of the assets of our home insurance corporations is invested in real estate or real estate mortgages.

The valuations placed upon these properties have always been accepted by this department without question; but for fear that such indifference might lead to over-valuation, I am having all real estate in which any company is interested appraised.

While the work is not completed, and will not be for some time, the beneficial results are already apparent, as it will lead to a more vigorous effort to dispose of non-paying properties, and very much more careful investigation into the values of property seeking loans.

The rate of interest which could be obtained during the "boom" in Southern California led to many heavy loans in that section, which resulted finally in the foreclosure of many mortgages and the purchase of the properties. I had expected to find great discrepancies between the valuations of the companies and those of the experts in the various counties, but was agreeably surprised in the results. The mortgages were foreclosed, and the lands bought in when the market was at its lowest, and the rapid and constant increase of population in that section, and the enterprise of the people, have restored confidence and maintained prices at their actual value, so that some of the properties could be sold at a profit, and practically all are good investments.

The lands in the fruit-growing regions of Santa Clara and adjoining counties, and in the city of San Francisco, are all gilt-edged. Those in the central and northern portions of the State, some of which are not profitable, are a small portion of the whole, and the holders thereof are fully alive to the situation, and will, as rapidly as possible, convert into money any non-paying properties. The valuations in other States are more difficult to ascertain satisfactorily, but in time this, too, can be accomplished.

AGENTS' BALANCES.

It has been and is the custom of many life insurance companies to return as an asset the ledger balances, notes, and advances of agents, which have been allowed to pass without challenge.

My experience teaches me that these items are of no value as an asset, unless the security for them is personally examined. In home companies this has been done, and every one deducted concerning which there is the least doubt. It is impossible to investigate such items in the returns of companies of other States, and as the reports of Insurance Commissioners had not been received when these reports were examined, these items have been deducted.

ANNUAL STATEMENTS.

Section 627 of the Political Code requires all statements, estimates, percentages, payments, and calculations of the Insurance Department to be made in gold coin of the United States.

This law had never been enforced, and consequently the annual statements of the companies were made either in the money of the country where organized, or in Mexican money. The annual tabulated report, therefore, lacked uniformity, the statements were untrustworthy for the purposes of comparisons, and when in Mexican coin were grossly misleading, so much so that one company was compelled to withdraw from the State when the report was made in United States coin.

Some of the representatives of foreign companies have made strenuous objection to the "innovation," as they termed it, but obedience to law is an "innovation" that all good citizens will uphold, especially when the results are beneficial.

WORLD MUTUAL BENEFIT OF WEST VIRGINIA.

The World Mutual Benefit Association of West Virginia was admitted to do business in this State on the 9th of April.

This association had made application, but was refused admission, for two reasons:

(1) That it had not on deposit with the proper authority in the State of West Virginia a trust fund, as required by our laws. This requirement has now been complied with, and \$5,000 deposited with the State officials.

(2) It advertised to issue policies of insurance containing agreements for cash payments at stated periods, at so low a price that it would be impossible for it to meet its contracts, as it nowhere appeared in the advertisement that extra assessments could be made to meet the demands of this policy.

The policy-holder, with his usual carelessness, would take for granted that what the agent said or what the advertising circulars contained constituted his contract, and would not know what the conditions of his policy were, until an extra assessment was levied, when the usual charges of fraud and bad faith would follow.

The representative of the association agreed that this form of policy should be abandoned, thus removing the only remaining objection to its admission to the State.

COST OF LIFE INSURANCE.

In this connection, I desire to add that it is the almost universal mistake of assessment associations to promise more than they can perform; that is, to offer too much for the charge made. An association cannot sell life insurance at less than cost and be successful any more than the merchant can continually sell his wares at a loss and meet his obligations.

The subject of the cost of life insurance is one that appeals to almost every provident family, so universal has life insurance become.

While the future of all insurance companies, and consequently the security of all policies, depends upon honest and economical manage-

ment, there is no security unless the cost of the insurance is sufficient to meet all necessary obligations.

Assessment associations have learned this fact through bitter experience, and the successful ones are those that in the beginning make due allowance for the exigencies of increasing age and possible decreasing membership, and provide in their rates for the accumulation of a reserve or emergency fund.

If the tendency of assessment companies has been to charge less than cost for their contracts, the tendency of old line companies has been and is just the reverse.

The tendency in the larger companies is to high-priced lines and large policies, and the interest of the small policy-holder and the old-style life policy has been sacrificed in the mad rush for supremacy on the lines now in vogue. The dividends of the regular lines have decreased, while the expenses of the company have increased, and all to meet the demand made necessary by the fashionable form of policy and the ambitions of the men who own or manage the large corporations.

The annual statements of twenty-eight of the leading life insurance companies show that during the past year they increased their assets over \$80,000,000, their net surplus nearly \$25,000,000, their income \$16,000,000, while they decreased their dividends several hundred thousand dollars. The expenses have increased on the average about 20 per cent in the last twenty years, and in some of the companies have more than doubled. This great increase is especially notable in the companies whose chief aim has been volume, thus showing conclusively that the interest of the old and constant policy-holder is sacrificed for new business.

These companies are nearly all by charter purely mutual, and those that are not are very anxious to be so considered when soliciting business, and are practically so by reason of the small capital stock and the limited stock dividends permitted. Therefore, every policy-holder is directly and financially interested in the cost of business, the form of contracts issued, the policy of management, and the results of the same. The premium income, the assets, and the surplus are his, but in many companies he appears to be the last one who receives consideration. The intense ambition of the management must first be satisfied, and the men who furnish the sinews of war, who make it possible for the personal ambitions of managers to be satisfied, are considered only to the extent of how little must be done to meet the letter of the obligation, and not how much can be done for them with safety and prudence.

When one makes application for life insurance he does it on the representations of the company, and on its theory that out of the annual payment is taken a just proportion for expenses and death losses; that from the remainder is deducted the amount required by law to be set aside as a reserve to secure the policy against all exigencies, and that the balance belongs to the policy-holder, and except a small amount, which is set aside as a surplus to meet any excessive demands, is returned to him annually as a dividend.

But this theory is not practiced, as a general rule. He pays more than a just proportion of expenses, and too much is retained as surplus. The commissions have steadily advanced with the personal ambitions of the managers, until at the present time the whole first year's premium, in many cases, is exhausted in securing the business. The sur-

plus has been piled up beyond all reason, until its enormity is a menace to the honest management of the company, owing to the ease with which it can be manipulated without detection. The excessive cost of business and the unreasonable surplus are both taken from the policy-holder's dividends, and cannot, in the first instance, be returned to him, and in the second are not returned.

The three "giants," as they are called, have now \$77,000,000 surplus. This enormous sum is rapidly increasing, and is drawn from the bank accounts and incomes of the average citizen, and beyond a reasonable sum to meet any excessive death losses, caused by an epidemic, is not necessary, and in fact is a detriment to the people at large, and a source of danger to the State and nation, owing to the rapacity of legislators and public officials and the inflamed ambitions of those who control it. This surplus is popularly supposed to make a policy-holder's contract secure, but if the theory of life insurance is true, every policy is absolutely secured by the reserve, and if a company were to cease writing new business it could meet every obligation, without requiring a dollar of its surplus.

What is to become of this surplus? It belongs to the policy-holders, and is to be returned to them, of course. When?

One may have insured in an old-line company twenty-five years ago on the ordinary life plan, for example. He has paid annually more than is necessary to meet the obligations of his contract. What became of this extra amount? Part of it has been wrongfully taken to pay for new business, and the balance is in the surplus, drawing interest regularly. But when death overtakes him his family receives only the face of the policy, and his share of the surplus—his as absolutely as the home to which he has an undisputed title—is confiscated by the company.

With decreasing dividends, increasing expenses, and enormous surpluses for which there is no excuse, it is not a matter of much surprise that the dissatisfaction of policy-holders is on the increase, and that assessment associations are becoming daily more popular.

The enormous commissions paid by the larger companies is a menace to the prosperity of smaller but perfectly sound companies, whose managers are not possessed of such an overweening personal ambition. The general public is interested in competition along safe lines, and to secure this, measures should be taken by the Legislature that would insure the safety and prosperity of all companies, but which would at the same time secure the people against the evil effects of an improper use of their own money.

LLOYDS.

There is a widespread opinion among insurance men that Lloyds are prohibited from entering the State. A careful examination of the law has convinced me that Lloyds are entitled to admission, upon complying with the statutes, which I have no doubt some can do. The law of this State applicable to this subject is as follows:

SEC. 595, POLITICAL CODE. * * * He [Insurance Commissioner] must examine and inspect the financial condition of all persons engaged, or who desire to engage, in the business of insurance; issue a certificate of authority to transact insurance business in the State to any *persons* in a solvent condition, who have fully complied with the laws of this State, and are in nowise in arrears to the State or to any county or city of the State for fees, licenses, taxes, etc.

SEC. 596. No *person* or company must transact insurance business in this State without first procuring from the Insurance Commissioner a certificate of authority, as in this chapter provided.

SEC. 607. The Commissioner must cause every corporation or *person*, before engaging in the business of insurance, to file in his office as follows:

1. If incorporated under the laws of this State, a copy of the articles of incorporation or statement of any increase or diminution of the capital stock, certified by the Secretary of State to be a copy of that which is filed in his office.

2. If incorporated under the laws of any other State or country, a copy of the articles of incorporation, if organized or formed under any law requiring articles to be filed, duly certified by the officer having the custody of such articles; or if not so organized, a copy of the law, charter, or deed of settlement under which the organization is made, duly certified by the proper custodian thereof, or proved by affidavit to be a copy; also, a certificate, under the hand and seal of the proper officer of such State or country having supervision of insurance business therein, that such corporation or company is organized under the laws of such State or country, with the amount of capital stock or assets required by this chapter.

3. If *not incorporated*, a certificate setting forth the nature and character of the business, the location of the principal office, the names of the *persons* and of those composing the association, the amount of actual capital employed or to be employed therein, and the names of all the officers and persons by whom the business is or may be managed. The certificate must be verified by the affidavit of the chief officer, secretary, agent, or manager of the association, and if there are any written articles of agreement or association, a copy thereof must accompany such certificate; *provided, however*, when the number of persons comprising such association shall exceed ten, such certificate need not state the names of any greater number of persons than ten, who shall be of the largest shareholders, and if such association of persons be formed out of the United States, the said certificate need not contain the name of any officers or managers other than those resident within the United States, nor any statement of capital not employed within the United States, and the affidavit may be made by the chief executive officer or manager in the United States.

SEC. 608. He must require from every insurance association not formed under the laws of this State, or not incorporated, carrying on the business of insurance by an agent: (1) A certified or verified power of attorney or written authority to such agent; (2) a notice of any change of agent or in the powers of any agent, within ninety days after such change, and a certified copy of any new or further power of attorney or authority before the same is acted upon; (3) when, by any law, agreement, or other writing, any change is made in respect to any of the particulars set forth in the certificate on file, a certified copy of such law, agreement, or other writing, verified respectively as certificates are required to be verified; also a notice of such change before the same is acted under.

Our statutes recognize individual underwriting by citizens of this State in almost every provision made for the supervision of the business, and Subdivision 3 of Section 607 of the Political Code distinctly provides for associations of persons to carry on the insurance business, and makes due provision for their admission. It would seem that language could not be made to express any more clearly than this subdivision does that Lloyds can do insurance business here by complying with the provisions of the statutes.

Nearly all Lloyds are organized in New York, where the law does not provide for their supervision, or at least for the supervision of those now in existence. I speak of the law not taking cognizance of them, although it is claimed by a host of insurance journals, representing, of course, in this sentiment the stock corporations, that Superintendent Pierce does not enforce the law, and that they are subject to supervision if he would only do his duty.

This has a very peculiar look to persons not on the ground so as to make personal observations. Stockholders in corporations which are being injured by illegally existing business rivals, and honest editors of insurance papers whose very heartstrings are constantly being torn by such a glaring case of malfeasance in office as represented here, would not sit idly by and see such gross neglect of duty continue for years, as they claim this has, without resorting to the very speedy and effective remedy provided in the statutes of New York for such cases. I feel quite confident that if the outraged editor or the injured stockholder believed that Mr. Pierce's interpretation of the law would be declared erroneous

by the Courts, he would long ere this have felt the heavy hand of the law. I very much regret that some one in New York did not have the courage of his convictions and have the question judicially determined, as it would remove much of the doubts arising in my mind in connection with their admission into this State—a question I must soon decide, as applications are now being prepared.

I have given earnest consideration to the plan pursued in some States of requiring a special deposit to be made with some New York trust company for the benefit of the policy-holders. I fail to see how any such demand can be made. Either they are entitled to admission under the law as it stands, or not at all, and any arbitrary requirements of this department would be but a temporary barrier, if they have a legal right to enter. As Commissioner I have no right to assume the prerogative of the Legislature and add restrictions to those already provided. When applications are regularly made I shall admit those which in my judgment comply with the requirements of the statutes, and let the Courts and the Legislature take care of the future.

Brokers and agents universally oppose the admission of Lloyds, and yet many of them frequently violate the law, in spirit at least, in assisting their customers to place risks in Lloyds, well knowing that the law declares every policy so issued null and void.

The old dodge of having the insured make application directly to the home office for Lloyds insurance and thus avoid the prosecution of the broker for soliciting for unlicensed companies is being worked here. But one large fire would stop this practice, for I feel quite confident that discrimination is not being used, and that hundreds of thousands of dollars of Lloyds insurance now being carried in this State is not worth the paper upon which the *indemnity* is recorded. There are about one hundred Lloyds in New York City, and from the best information obtainable a very small per cent are trustworthy. The remainder are "wildcat" of the worst order. But so long as the New York statutes remain as they are, or are interpreted, unchallenged, as at present, we are at the mercy of these sharks and speculators, and our people are paying good money for nothing.

LEGISLATION.

As no changes were made by the last Legislature in the laws of this State, affecting insurance of any character, a period of at least two years will elapse before any changes can be made, and it is hoped that the Code Commissioners and the next Legislature will simplify and codify the laws on this subject and remove the many weaknesses and inconsistencies at present contained in the statutes.

There did not seem to be much disposition on the part of the insurance men as a whole to oppose wholesome legislation last winter. The fight made against the bills providing for taxes on gross premiums of fire and life insurance companies deserved their opposition for several reasons:

(1) They were "cinch" bills, pure and simple, introduced "by request," as they have been regularly for a number of terms.

(2) A tax on gross premiums is unjust. A very large part of the amount collected is returned to the citizens of the State in settlement of losses, endowments, commissions, and expenses of all kinds. In my opinion, the tax should be on net premiums.

(3) Fire and life insurance corporations should not be singled out for taxation and all other classes go scot-free. It should be levied upon all insurance companies.

(4) Insurance corporations should not be taxed on either gross or net receipts, unless all corporations of whatever character are so taxed. It is contrary to the American idea of taxation, which our government has maintained from its foundation should be uniform.

(5) It is double taxation. Companies pay the regular taxes, and to these is added another special or income tax, which is levied on part of the same money as the regular taxes. The premium income is taxed in the hands of the company, and from this payments are made to citizens, upon which taxes are paid, thus again taxing the same money.

Had a fair tax bill been introduced by some member in good faith, I believe it would have met with little, if any, opposition.

The foreign deposit bill was strongly opposed and defeated by the marine underwriters.

The original bill received the unanimous recommendation of the Committee on Corporations in both houses, and passed the Assembly with but three dissenting votes. When it reached the Senate, several members of that body, and especially of the Committee on Corporations, had experienced what horsemen call a "sudden reversal of form," and the bill was finally defeated.

Nearly every State in the Union and all foreign countries have such laws, and I find that Connecticut has \$1,222,000 on deposit, Georgia \$1,450,000, Massachusetts nearly \$2,000,000, Missouri \$1,550,000, New York over \$15,000,000, Ohio \$3,250,000, Vermont over \$2,000,000, and so on throughout the list of States, while one life insurance company alone has about \$10,000,000 deposited in foreign countries, to enable it to do business, besides \$9,000,000 invested in buildings in the same countries.

The address of the chairman of the London and Lancashire to the shareholders on April 25th furnishes food for the opponents of the foreign deposit bill. He said, "We have made in the United States alone a clear profit of between £24,000 and £25,000. The total underwriting profit of the year * * * amounts to £65,256, and by far the larger portion is made in the foreign fields of operation. The home business during the past year has yielded only an insignificant contribution toward this profit." And yet the foreign companies are permitted to do business in California for an annual expenditure of \$20, and without a dollar on deposit or invested in the United States.

I sincerely believe and advocate a reasonable deposit from all foreign companies doing business in this State for the protection and convenience of judgment creditors as well as to prevent unjust adjustment of losses through fear of expensive litigation in a foreign country, but that one American company should have \$20,000,000 of its policyholders' money in foreign countries is, to my mind, a dangerous condition of affairs. The argument that the liabilities in those countries exceed the deposits and investments, does not remove the objections, for the liabilities of a life company are so easily shifted in case of trouble between countries, that the deposit might easily become a contraband of war. I think the subject deserves the serious consideration of all interested.

Two mutual fire insurance measures were "pocketed" by your Excellency for the reason, as I am informed, that they were so crudely drawn

as to be mischievous in their provisions, and would not accomplish for the people what their name and scope implied.

The inconsistencies, weaknesses, and dangers of the McKelvey bill were pointed out to the author, who took prompt measures to have the same properly amended in the Senate after it had passed the Assembly, and although he personally went on the floor of the Senate and requested the members to amend his own bill, on account of the very things to which you objected, he failed in his object.

ASSESSMENT LAWS.

Our laws regulating assessment societies and exempting secret or fraternal organizations were fully considered in the preliminary report, but I cannot refrain from calling attention to the ease with which the former may organize in this State, or be admitted from other States, and to the many humbugs and frauds masquerading as fraternal societies.

If they were not supported almost entirely by the poorer class of people, it would call for less indignation, but where the burden falls it is hardest to be borne, and they upon whom it falls have a right to expect protection from such evils.

California has many organizations of this character whose history in this State began and ended with the filing of incorporation papers, but which, through the glamor of her fair name, and the freedom from investigation which great distances give, are doing a thriving business in other States.

I trust the time may come when the reputable and responsible societies will lend the aid necessary to prevent the success of these fakes.

FINANCIAL STATEMENT.

I append hereto a statement of the receipts and expenditures of the department for the year:

<i>Receipts.</i>	
Receipts from taxes and fees	\$32,934 13
<i>Expenditures.</i>	
Office salaries	\$4,800 00
Office rent	675 00
Messenger	400 00
Telephone	150 65
Stationery	120 10
Fuel	33 00
Postage	77 00
Expressage	46 25
Office furniture	127 00
Insurance law books	116 80
Traveling expenses	39 00
Incidentals	105 96
	<hr/>
	6,750 76
	<hr/>
	\$26,183 37

Very respectfully,

M. R. HIGGINS,
Insurance Commissioner.

TABLE No. 13.

Showing year of organization, location, names of President, Secretary, and Agent or Attorney for California, and date of certificate of authority issued by Insurance Commissioner, and date of commencement of business in California, of all Insurance Companies authorized to transact business, on Dec. 31, 1894.

Year Organized.	Name.	Location.	President.	Secretary.	Agent for California.	Date Certificate Issued by Insurance Commissioner.	Commenced Business in California.
1863.	Fireman's Fund	San Francisco.	D. J. Staples	B. Faymonville		June 24, 1868.	June 18, 1863
1864.	Home Mutual	San Francisco.	Chas. R. Story	Stephen D. Ives		June 24, 1868.	Dec. 13, 1864
1865.	Sun	San Francisco.	C. L. Taylor	W. H. Friend		Feb. 1, 1882.	Feb. 1, 1882
1865.	Aachen and Munich Fire	Aix-la-Chapelle, Ger	A. Brugemann	Max Ludwig	Voss, Conrad & Co.	April 21, 1893	April 21, 1893
1819	Etina	Hartford	Wm. B. Clark	Wm. B. King	Geo. C. Boardman.	June, 1868	June 20, 1865
1863	Agricultural	Watertown, N. Y.	J. R. Stebbins	H. M. Stevens	Mann & Wilson	Aug. 2, 1876	Aug. 2, 1876
1824	Alliance	London	N. T. James, U. S. Manager	Otto Andrice	N. T. James	Jan. 2, 1892	Jan. 2, 1892
1890	Alliance	Berlin	Carl Thieme	Douglas Owen	Gutte & Frank.	Dec. 22, 1892	Dec. 22, 1892
1824	Alliance Marine	London	Lord Rothschild	F. H. Worden	J. J. Moore & Co.	May 28, 1881	May 28, 1881
1846	American	Newark	F. H. Harris	Jno. H. Adams	Balfour, Guthrie & Co.	Aug. 13, 1883	Aug. 13, 1883
1853	American Central	St. Louis	Geo. T. Cran	R. Maris	C. Christensen	April 15, 1874	April 15, 1874
1810	American Fire	Philadelphia	T. H. Montgomery	W. H. Crolius	Brown, Craig & Co.	Oct. 31, 1872	Oct. 31, 1872
1857	American Fire	New York	David Adee	S. J. Pipkin	Grant & Stuart.	Feb. 18, 1887	Feb. 18, 1887
1868	Atlas	London	W. J. W. Baynes	Heinrich Maneles	F. J. Devlin	Aug. 15, 1885	Aug. 15, 1885
1860	Austrian Phoenix	Vienna	Prince Calixt, Poniński	C. Blancharts	W. H. C. Fowler.	July 26, 1893	July 26, 1893
1864	Baloise Fire.	Basle, Switzerland	R. Iselin	A. Troxler	Syz & Co.	Nov. 28, 1876	Nov. 28, 1876
1863	Bavarian Lloyd	Basle, Switzerland	R. Iselin	M. Vogel	Syz & Co.	Dec. 30, 1890	Dec. 30, 1890
1873	Boston Marine.	Boston	Hans Fabst.	Thos. H. Lori	Voss, Conrad & Co.	Aug. 23, 1893	Aug. 23, 1893
1833	British America	Toronto	Geo. A. Cox	P. H. Sims	J. N. Knowles.	Mar. 11, 1875	Mar. 11, 1875
1849	British and Foreign Marine	Liverpool	Thos. Chilton	A. McNeil	Balfour, Guthrie & Co	Oct. 10, 1868	Aug. 25, 1864
1863	Broadway	Edinburgh	E. B. Magnus	Geo. W. Jones	Geo. Mel.	Oct. 25, 1892	Oct. 25, 1892
1865	Caledonian	Edinburgh	Chas. H. Post, U. S. Manager	Geo. T. Velch	Balfour, Guthrie & Co.	July 24, 1885	July 24, 1885
1881	Canton	Hong Kong	J. J. Keswick	W. H. Ray	Parrott & Co.	June 21, 1882	June 21, 1882
1865	China Traders	Hong Kong	J. J. Theburn	Henry Mann	Williams, Dimond & Co.	Sept. 1, 1871	Sept. 1, 1871
1861	Commercial Union	London	John Trotten	C. R. Burt	C. F. Mullins	June 22, 1870	June 22, 1870
1850	Connecticut Fire	Hartford	J. D. Browne	E. Lanning	Robt. Dickson.	Aug. 20, 1873	Aug. 20, 1873
1852	Continental	New York	F. C. Moore	H. Lylburn	W. S. DuVal.	Sept. 21, 1872	Sept. 21, 1872
1885	Delaware	Philadelphia	T. Paulding	E. Tillinghast	C. Christensen	Oct. 1, 1891	Oct. 1, 1891
1859	Equitable Fire and Marine	Providence, R. I.	F. W. Arnold	T. G. Wetstein	Wm. J. Dutton	June 28, 1890	June 28, 1890
1881	Federal Marine	Zurich, Switzerland	A. Benzinger	J. T. Herkness	Gutte & Frank	June 28, 1889	June 28, 1889
1820	Fire Association	Philadelphia	E. C. Irvin	B. T. Herkness	J. M. Beck	Dec. 9, 1873	Dec. 9, 1873
1825	Firemen's	Baltimore	F. E. S. Wolfe	Harry L. Riall	C. Bertheau	Nov. 24, 1880	Nov. 24, 1880
1855	Firemen's	Newark	John H. Kase	C. Colyer	J. D. Maxwell	June 2, 1885	June 2, 1885
1879	Fouciere	Paris	G. Robert	M. Montier	Mann & Wilson	Nov. 20, 1880	Nov. 20, 1880
1865	Frankfort Marine.	Frankfort, Ger.	F. Gerson	R. Heilmann	Voss, Conrad & Co.	June 26, 1890	June 26, 1890
1829	Franklin Fire	Philadelphia	J. W. McAllister	E. T. Cresson	Ed. F. Potter	May 15, 1885	May 15, 1885
1872	German-American	New York	E. Oelberman	Wm. S. Newell	Geo. H. Tyson.	Oct. 10, 1873	Oct. 10, 1873
1859	Germania Fire.	New York	Hugo Schuman	C. Ruykhaer	C. Bertheau	Oct. 25, 1869	Oct. 25, 1869
1853	Girard Fire and Marine	Philadelphia	A. S. Gillet	E. F. Merrill	Mann & Wilson	Sept. 23, 1872	Sept. 23, 1872
1849	Glen's Falls	Glen's Falls, N. Y.	J. L. Cunninghamham	R. A. Little	Voss, Conrad & Co.	April 8, 1876	April 8, 1876

1834	Greenwich	New York	M. A. Stone	N. W. Meserole	Tom C. Grant	June 10, 1890	June 10, 1890
1854	Hamburg-Bremen	Hamburg	F. O. Afield, U. S. Manager	Chas. L. Roe	Rudolph Herold, Jr.	Sept. 26, 1868	May 4, 1862
1852	Hanover Fire	New York	L. Rensen Lane	P. C. Royce	C. Bertheau	Oct. 25, 1869	Oct. 25, 1869
1810	Hartford Fire	Hartford	Geo. L. Chase	M. J. Grossmann	Belden & Co.	Jan. 17, 1870	Jan. 17, 1870
1858	Helvetia General	St. Gall, Switzerland	F. Halmayer	W. J. Grossmann	Syz & Co.	Nov. 26, 1876	Nov. 26, 1876
1861	Helvetia Swiss Fire	St. Gall, Switzerland	D. A. Heald	M. J. Grossmann	Syz & Co.	Dec. 6, 1876	Dec. 6, 1876
1853	Home	New York	D. A. Heald	W. J. Grossmann	A. E. Magill	Nov. 13, 1868	Nov. 13, 1868
1803	Imperial	London	J. J. Courtney, U. S. Manager	I. F. Mainland	W. J. Landers	Sept. 26, 1868	May 1, 1862
1824	Indemnity Mutual Marine	London	D. Larnach	A. B. Fryer	Evan C. Evans	Oct. 11, 1888	Oct. 11, 1888
1791	Insurance Co. of North America	Philadelphia	Chas. Platt	G. E. Earle	W. J. Dutton	Oct. 11, 1872	Oct. 11, 1872
1793	Ins. Co. of the State of Penn.	Philadelphia	G. G. Crowell	A. B. Fryer	W. J. Dutton	Feb. 15, 1878	Feb. 15, 1878
1822	Lancashire	Manchester	E. Litchfield, U. S. Manager	M. Bennett, U. S. Manager	Mann & Wilson	July 10, 1874	July 10, 1874
1873	Lion Fire	London	John M. Dove	T. I. Alsop	W. J. Landers	April 12, 1880	April 12, 1880
1836	Liverpool and London and Globe	Liverpool	Chas. L. Case, U. S. Manager	Chas. L. Case, U. S. Manager	Chas. D. Haven	Sept. 26, 1868	May 1, 1862
1720	London	Liverpool	A. G. McIlwaine, Jr., U. S. Manager	Chas. L. Case, U. S. Manager	Geo. F. Grant	Aug. 28, 1872	Aug. 28, 1872
1861	London and Lancashire	London	J. Borradaile	S. Manager	W. Macdonald	Nov. 6, 1879	Nov. 6, 1879
1840	London and Provincial Marine	Magdeburg	R. Tschadmarke	J. L. Daniel	Baldwin, Girvin & Eyre	April 3, 1879	April 3, 1879
1864	Magdeburg Fire	Manchester	W. W. Dudley, U. S. Manager	E. F. Niethke	Gutrie & Frank	Sept. 6, 1886	Sept. 6, 1886
1824	Manchester Fire	Manchester	T. Engelhorn	K. Post	Balfour, Guthrie & Co.	April 22, 1880	April 22, 1880
1879	Mannheim	Hong Kong	Kwan Hoi Chuen	H. G. R. Maughan	W. H. C. Fowler	Nov. 10, 1884	Nov. 10, 1884
1881	Man On	London	Lord Hillingdon	P. G. Shallicross	Wing Tuck & Co.	Oct. 31, 1881	Oct. 31, 1881
1836	Marine	Liverpool	Thos. Comber	J. R. Mulliken	J. Livingston	Sept. 14, 1877	Sept. 14, 1877
1864	Maritime	Newark	G. Lee Stout	P. R. Mulliken	W. J. Friend	July 3, 1874	July 3, 1874
1858	Merchants	Providence, R. I.	W. T. Barton	W. P. Goodwin	W. J. Dutton	Jan. 1, 1882	Jan. 1, 1882
1851	Merchants	Milwaukee	C. Preusser	A. J. Cramer	Warren & Lanktree	June 28, 1890	June 28, 1890
1852	Milwaukee Mechanics	Milwaukee	Carl Thieme	P. Zelinski	Gutrie & Frank	April 12, 1884	April 12, 1884
1880	Munich	Munich	R. A. Loewenthal	W. A. Francis	W. P. Walsh	Dec. 22, 1892	Dec. 22, 1892
1869	Mutual Fire	Hartford	J. Nichols	E. G. Richards	Geo. D. Dornin	Mar. 21, 1889	Mar. 21, 1889
1871	National Fire	London	Thomas Bell	Wm. Gray	Geo. D. Dornin	Aug. 5, 1884	Aug. 5, 1884
1852	National Marine	Auckland	J. P. Campbell	W. Weston	Hugh Craig	Oct. 9, 1883	Oct. 9, 1883
1859	New Zealand	New York	T. F. Goodrich	Geo. C. Howe	Rudolph Herold, Jr.	Mar. 27, 1875	Mar. 27, 1875
1850	Niagara Fire	London	G. H. Burnett	F. W. Lance	Tom C. Grant	Oct. 18, 1878	Oct. 18, 1878
1809	North British and Mercantile	Shanghai	E. H. Lavers	Alex. Ross	Tom C. Grant	Sept. 26, 1868	Oct. 13, 1862
1863	North China	London	H. C. O. Bonser	H. E. Wilson	Macdonray & Co.	June 13, 1866	June 13, 1866
1836	Northern	Hamburg	J. Nordheim	C. Fesper	Geo. F. Grant	Sept. 26, 1868	May 1, 1862
1868	North German Fire	Milwaukee	Alfred James	J. P. McGregor	Walter Speyer	Sept. 20, 1877	Sept. 20, 1877
1869	Northwestern National	Norwich, Eng.	H. S. Patteson	C. E. Bignold	G. W. Turner	Feb. 27, 1889	Feb. 27, 1889
1797	Norwich Union	London	H. J. Jourdain	Alfred Price	Rolla V. Watt	July 13, 1877	July 13, 1877
1859	Ocean Marine	Hong Kong	Lee Sing	Ho Amei	H. M. Newhall & Co.	June 30, 1890	June 30, 1890
1877	On Tai	Hartford	C. B. Whiting	J. M. Taintor	Wing Chung Wo & Co.	Nov. 22, 1877	Nov. 22, 1877
1867	Orient	Hartford	F. T. Stinson	G. Jeremiah	W. J. Callingham	Mar. 10, 1881	Mar. 10, 1881
1851	Pacific Fire	Manchester	Wm. Wood, U. S. Manager	W. H. O'Reilly	Chas. A. Laton	Mar. 21, 1881	Mar. 21, 1881
1886	Palatine	Dublin	Jas. D. O'Conner	B. H. O'Reilly	Chas. A. Laton	April 13, 1891	April 13, 1891
1824	Patriotic	Philadelphia	R. D. Benson	W. G. Crowell	O'Keefe, Donnell & Co.	June 1, 1892	June 1, 1892
1825	Pennsylvania Fire	Brooklyn	G. P. Sheldon	C. C. Little	Brown, Craig & Co.	Dec. 20, 1875	Dec. 20, 1875
1853	Phoenix	Hartford	D. W. C. Skilton	G. H. Burdick	Brown, Craig & Co.	Nov. 9, 1868	Aug. 25, 1864
1854	Phoenix	London	A. D. Irving, U. S. Manager	E. L. Watson	A. E. Magill	July 16, 1868	June 29, 1863
1782	Providence	Providence, R. I.	J. H. De Wolf	E. L. Watson	Butler & Haldan	Dec. 22, 1879	Dec. 22, 1879
1799	Providence-Washington	Stettin	T. H. Letton, U. S. Manager	Geo. W. Burchell	F. Jacoby	Dec. 31, 1874	Dec. 31, 1874
1845	Prussian National	New York	J. A. Macdonald	Geo. W. Burchell	Robt. Dickson	Nov. 15, 1881	Nov. 15, 1881
1891	Queen	Liverpool	W. Blain	W. B. Broadbent	Robt. Dickson	Oct. 12, 1881	Oct. 12, 1881
1881	Reliance Marine	Liverpool	Chas. Alcock	J. Bevan	Henry Lund	Dec. 19, 1881	Dec. 19, 1881
1845	Royal	Liverpool	Chas. Alcock	J. Bevan	Rolla V. Watt	June 23, 1869	June 23, 1869

TABLE No. 13—Continued.

Year Organized.	Name.	Location.	President.	Secretary.	Agent for California.	Date of Certificate Issued by Insurance Commissioner.	Commenced Business in California.
1720	Royal Exchange.	London	J. S. Hodgson	E. R. Hancock	Robert Dickson	Mar. 20, 1891	Mar. 20, 1891
1824	Scottish Union and National.	Edinburgh	M. Bennett, U. S. Man	W. A. Edwards	W. J. Callingham	July 19, 1881	July 19, 1881
1875	Sea.	Liverpool	R. P. Wood	S. J. Hall	Meyer, Wilson & Co.	July 19, 1876	July 19, 1876
1849	Springfield Fire and Marine	Springfield, Mass.	A. J. Wright	J. Gick	A. G. Dugan	April 6, 1881	April 6, 1881
1871	Standard Marine	Liverpool	C. H. Nicholson	A. W. Perry	J. D. Spreckels & Bros.	June 28, 1881	June 28, 1881
1863	St. Paul Fire and Marine	St. Paul, Minn.	J. J. Bigelow	J. Gick	Mann & Wilson	Sept. 23, 1872	Sept. 23, 1872
1710	Sun Fire.	London	J. J. Guile, U. S. Man	J. Gick	W. J. Landers	Feb. 26, 1886	Feb. 26, 1886
1866	Svea Fire and Life.	Gothenburg, Sweden	O. Wik	M. Olbers	Brown, Craig & Co.	Sept. 22, 1884	Sept. 22, 1884
1860	Switzerland Marine	Zurich	K. Naef	H. Knorr	Syz & Co.	Oct. 7, 1874	Oct. 7, 1874
1871	Teutonia	New Orleans	A. P. Noll	George Meyer	Mann & Wilson	April 18, 1879	April 18, 1879
1860	Thames and Mersey	Liverpool	Jas. Poole	J. Kidman	W. G. Harrison	Aug. 21, 1876	Aug. 21, 1876
1878	Tokio Marine	Tokio	I. Mochimasa	H. Hiras	M. A. Newell	July 10, 1894	July 10, 1894
1865	Traders	Chicago	E. Buckingham	R. J. Smith	Voss, Conrad & Co.	June 6, 1873	June 6, 1873
1872	Transatlantic Fire	Hamburg	J. Blumberger	F. Bertling	V. C. Driffield	Aug. 2, 1872	Aug. 2, 1872
1872	Transatlantic Marine	Berlin	E. Hergersberg	E. R. Dannels	Thannhauser & Co.	June 24, 1873	June 24, 1873
1804	Union	Philadelphia	C. S. Hollinshead	Managers	W. J. Dutton	Oct. 11, 1880	Oct. 11, 1880
1714	Union	London	Hall & Henshaw, U. S.	J. S. Allen	Catton, Bell & Co.	May 20, 1889	May 20, 1889
1863	Union Marine	Liverpool	W. N. Watson	D. J. Sweeney	E. L. Woods	July 3, 1874	July 3, 1874
1860	United Firemen's	Philadelphia	R. P. Beath	J. S. Allen	Cesar Bertheau	Jan. 14, 1891	Jan. 14, 1891
1824	United States Fire	New York	W. W. Underhill	W. H. Griffin	V. Gaskill	April 7, 1882	April 7, 1882
1872	United States Loyds	New York	J. F. Cox	H. Appleton	R. B. Hooper	Feb. 5, 1891	Feb. 5, 1891
1889	Universo Marine	Milan, Italy	A. Villa	A. Holtz	Mann & Wilson	Nov. 27, 1889	Nov. 27, 1889
1837	Westchester Fire	New York	G. R. Crawford	J. Q. Underhill	D. A. Spencer	Mar. 20, 1885	Mar. 20, 1885
1851	Western	Toronto	A. M. Smith	C. C. Foster	Grant & Stuart	Jan. 12, 1877	Jan. 12, 1877
1872	Wilhelma	Magdeburg	M. S. Driggs	Th. Damman	Gutite & Frank	Aug. 31, 1878	Aug. 31, 1878
1853	Williamsburg City Fire	Brooklyn	J. M. Young	F. H. Way	E. E. Potter	Feb. 12, 1881	Feb. 12, 1881
1862	Yankee	Shanghai	M. S. Young	W. S. Jackson	Balfour, Guthrie & Co.	Oct. 23, 1868	Oct. 23, 1868
1820	Pacific Mutual Life	San Francisco	Geo. A. Moore	J. N. Patton	H. B. Houghton	June 24, 1868	June 24, 1868
1867	Yona Life.	Hartford	G. G. Bulkeley	J. L. English	A. K. P. Harmon, Jr.	Mar. 27, 1879	Mar. 27, 1879
1846	Connecticut Mutual Life	Hartford	J. L. Greene	E. M. Buice	Geo. H. Ripley	June 21, 1880	June 21, 1880
1859	Equitable Life	New York	H. B. Hyde	Wm. Alexander	W. A. Jacobs	July 9, 1878	July 9, 1878
1860	Germania Life	New York	H. Wesendonck	H. Chills	W. H. Dunphy	Feb. 11, 1879	Feb. 11, 1879
1860	Home Life	New York	George E. Ide	J. W. Gladwin	John Landers	Oct. 11, 1887	Oct. 11, 1887
1891	Life Insurance Clearing Co.	St. Paul	Russell E. Dorr	J. G. Pye	John Landers	April 21, 1893	April 21, 1893
1850	Manhattan Life	New York	H. B. Stokes	Wm. C. Frazee	C. M. T. Parker	Aug. 2, 1878	Aug. 2, 1878
1851	Massachusetts Mutual Life	Springfield, Mass.	John A. Hall	H. M. Phillips	James Munsell, Jr.	May 20, 1891	May 20, 1891
1845	Mutual Benefit Life	Newark	Amzi Dodd	E. L. Dobbin	A. B. Forbes	Sept. 7, 1880	Sept. 7, 1880
1842	Mutual Life	New York	A. McCurdy	W. J. Easton	G. M. Stulp	July 1, 1878	July 1, 1878
1848	National Life	Montpelier, Vt.	Charles Dewey	S. F. Reed	H. K. Field	June 21, 1886	June 21, 1886
1835	New England Mutual Life	Boston	B. F. Stevens	S. F. Trull	H. K. Field	Sept. 26, 1868	Sept. 26, 1868
1841	New York Life	New York	John A. McCall	C. C. Whitney	Alex. G. Hawes	June 17, 1867	June 17, 1867
1857	Northwestern Mutual Life	Milwaukee	H. L. Palmer	C. C. Skinner	Alex. G. Hawes	Aug. 20, 1878	Aug. 20, 1878
1847	Penn Mutual Life	Philadelphia	E. M. Needles	J. W. Skinner	C. M. Smith	May 31, 1882	May 31, 1882
1875	Provident Savings Life.	New York	Sheppard Romans	H. C. Brown	E. H. Hart	Feb. 24, 1888	Feb. 24, 1888
				W. E. Stevens	Geo. C. Pratt	Oct. 17, 1888	Oct. 17, 1888

1863.	Travelers.	Hartford	J. G. Batterson.	R. Dennis	W. W. Haskell	July 19, 1878
1867.	Union Central Life	Cincinnati	J. M. Pattison.	E. P. Marshall	F. A. Archibald	Feb. 25, 1885
1848.	Union Mutual Life	Portland, Me.	Fred. E. Richards	J. Frank Lang	M. M. Estee	Sept. 11, 1868
1850.	United States Life	New York	C. H. Burford	C. P. Fraleigh		May 14, 1883
1860.	Washington Life	New York	W. A. Brewer, Jr.	W. Haxtun	John H. Gray	Feb. 5, 1881
1888.	Phenix Mutual Life	Hartford			E. P. Gray	Aug. 26, 1880
1879.	Bankers Alliance	Los Angeles	E. P. Johnson	J. N. Russell, Jr.		June 22, 1891
1879.	Bankers Life Association	Des Moines, Ia.	E. A. Temple	A. C. Stilson	E. S. Stilson	June 22, 1891
1880.	Bankers Life Association	St. Paul	C. N. Taylor	Douglas Putnam	C. H. Brodenstein	July 10, 1891
1881.	Bay State Beneficial Ass'n	Westfield, Mass.	R. W. Davis	F. E. Litchfield	C. F. Burnham	Mar. 3, 1893
1890.	Cal. Mutual Benefit Society	San Francisco	C. A. Parks	J. W. Hanna		April 28, 1892
1877.	Connecticut Indemnity Ass'n	Waterbury	L. A. Platt	J. B. Doherty	Moyer & Rogers	Mar. 29, 1892
1887.	Covenant Mutual Benefit Ass'n	Galesburg, Ill.	A. W. Berggren	J. W. Smollinger	S. N. Wyckoff	Nov. 11, 1891
1888.	Fidelity Mutual Aid Ass'n	San Francisco	C. W. Nevin	J. L. M. Shetterley		July 21, 1891
1878.	Fidelity Mutual Life Ass'n	Philadelphia	L. G. Fouse	J. S. Campbell	Edward Myers	May 15, 1891
1866.	Hartford Life and Annuity	Hartford	R. B. Parker	Stephen Ball	T. Ellsworth	June 22, 1891
1894.	Los Angeles Mut. Life and Ac'dt	Los Angeles	J. R. Tobelman	H. G. Billings		Nov. 11, 1884
1878.	Massachusetts Benefit Life Ass'n	Boston	G. A. Litchfield	E. S. Litchfield	D. Gilbert Dexter	May 15, 1894
1894.	Mutual Indemnity	San Francisco	L. M. McKinney	John C. Suhr		June 11, 1891
1875.	Mutual Reserve F'd Life Ass'n	New York	E. B. Harper	Charles W. Camp	C. M. Oakley	Jan. 9, 1894
1885.	National Accident Society	New York	Charles H. Webb	Joseph I. Barnum	Charles Thorne, Jr.	June 3, 1891
1887.	National Benevolent Ass'n	Minneapolis	P. B. Crane	I. F. Murphy		May 15, 1894
1886.	National Life Ass'n	Hartford	D. S. Fletcher	H. T. Braman	W. B. Shant	Feb. 26, 1894
1884.	New England Mut. Ac'dt Ass'n	Boston	A. P. Martin	B. F. Dyer	C. M. Oakley	Aug. 16, 1894
1885.	Northwestern Life Ass'n	Minneapolis	D. W. Edwards	J. F. Force	F. F. Weed	July 12, 1893
1874.	Northwestern Masonic Aid Ass'n	Chicago	D. J. Avery	C. A. Capwell	H. D. Rowe	Mar. 7, 1893
1886.	Omaha Life Association.	Omaha	W. T. Bechtel	George Esmond		Nov. 28, 1891
1886.	Security Mutual Life Ass'n	Binghamton, N. Y.	H. J. Reimund.	Charles M. Turner		April 3, 1893
1885.	United Life Insurance Ass'n	New York	Peter Bowe	J. Jay Pardee		Feb. 23, 1893
1877.	U. S. Mutual Accident Ass'n	New York	C. B. Peet	L. P. Nelson		June 3, 1892
1889.	Weekly Benefit Society	San Francisco	E. J. Norris	A. L. Redding	E. B. Whitney	July 16, 1891
1885.	Pacific Surety	New York	Wallace Everson	D. B. Sicksels		Sept. 12, 1894
1884.	American Surety	New York	W. L. Trenholm			Aug. 4, 1885
1880.	Employers' Liability	London	Geo. M. Endicott		G. L. Seybolt	Dec. 5, 1884
1876.	Fidelity and Casualty	New York	George F. Seward	R. J. Hillas	O'Kelly, Donnell & Co.	June 20, 1887
1890.	Fidelity and Deposit	Baltimore	E. Warfield	H. E. Bosler	S. C. Pardee	Mar. 4, 1881
1866.	Hartford Steam Boiler	Hartford	J. M. Allen	J. B. Pierce	Voss, Conrad & Co.	June 25, 1894
1882.	Lloyds Plate Glass	New York	W. T. Woods	C. E. W. Chambers.	Mann & Wilson	Nov. 6, 1884
1892.	London Guarantee and Accident	London	W. A. Masters, U. S. Manager	J. D. Maxwell	C. Christensen	Dec. 6, 1887
1874.	Metropolitan Plate Glass	New York	A. Hartean	F. H. Winslow	J. D. Maxwell	Oct. 17, 1892
1892.	National Surety	Kansas City, Mo.	A. E. Stilwell	W. S. Rugh	Mann & Wilson	May 8, 1879
1891.	New York Plate Glass	New York	M. Danziger	Major A. White	Youngberg & Borland	July 20, 1894
1893.	Preferred Accident	New York	T. C. Lounsbury	K. C. Atwood	J. D. Maxwell	May 6, 1891
1887.	Security, Loan, and Trust	Los Angeles	M. W. Stimson	W. E. McVay	E. S. Fowler	June 12, 1893
1884.	Standard Life and Accident	Detroit	D. M. Ferry	Stewart Marks	C. F. Briggs	Sept. 7, 1894
1892.	Union Casualty and Surety	St. Louis	C. P. Ellerbe	O. K. Clardy	Tarpey & Krigbaum	Nov. 12, 1894
						Sept. 2, 1893

ANNUAL STATEMENTS.

FIREMAN'S FUND INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED MAY, 1863.

D. J. STAPLES, President.

BERNARD FAYMONVILLE, Secretary.

Joint stock capital authorized	\$1,000,000 00
Joint stock capital paid up in cash	1,000,000 00

YEAR ENDING DECEMBER 31, 1894.

ASSETS.			
Value of real estate owned by the company			\$428,700 00
Mortgage loans (first liens) upon which not more than one year's interest is due			394,275 00
Interest due and accrued upon said mortgage loans			3,700 68
Stocks and bonds owned absolutely by the company :	Par Value.	Market Value.	
Omnibus Cable Co. bonds	\$125,000	\$145,625	
Powell Street Railway Co. bonds	15,000	16,800	
Sutter Street Railway Co. bonds	50,000	53,000	
Presidio and Ferries R. R. Co. bonds	37,000	37,000	
San Francisco and North Pacific Railway Co. bonds ..	20,000	20,000	
Oakland City Gas, Light, and Heat Co. bonds	50,000	51,250	
San Diego Gas and Electric Light Co. bonds	20,000	20,000	
Riverside Water Co. bonds	70,000	70,000	
Baker City (Or.) Water bonds	17,000	17,850	
Pacific Rolling Mills bonds	15,000	15,600	
Baker City (Or.) School bonds	20,000	21,000	
Palo Alto (Cal.) School District bonds	15,000	15,750	
San Pasqual (Cal.) School District bonds	12,500	12,625	
Olympic Club bonds	5,000	5,000	
Independence City (Or.) bonds	3,000	3,000	
2,986 shares Home Mutual Insurance Co. stock	298,600	600,000	
60 shares Bank of California stock	6,000	12,600	
107 shares First National Bank (S. F.) stock	10,700	19,260	
100 shares Anglo-Californian Bank stock (50 per cent paid up)	5,000	6,000	
314 shares Grangers' Bank of California stock	31,400	25,120	
450 shares Oakland Bank of Savings stock (50 per cent paid up)	22,500	31,500	
600 shares California Safe Deposit and Trust Co. stock ..	30,000	27,600	
340 shares Sather Banking Co. stock	34,000	32,300	
1,000 shares California Street Cable R. R. Co. stock ..	100,000	100,000	
550 shares Presidio and Ferries R. R. Co. stock	30,250	6,600	
440 shares Sutter Street R. R. Co. stock	44,000	44,000	
550 shares Oakland Gas, Light, and Heat Co. stock (20 per cent paid up)	11,000	23,375	
500 shares Spring Valley Water Co. stock	50,000	48,500	
400 shares Pacific Gas Improvement Co. stock	20,000	34,800	
656 shares California Dry Dock Co. stock	65,600	24,600	
500 shares Pacific Rolling Mills stock	50,000	12,500	
648 shares Stockton Gas, Light, and Heat Co. stock ..	10,000	8,550	
5 shares Underwriters' Salvage Co. stock	500	500	
100 shares Oakland Building and Loan Association stock	1,200	1,200	
	\$1,295,250	\$1,563,505	1,563,505 00
Amount carried forward			\$2,390,180 68

FIREMAN'S FUND INSURANCE COMPANY—Continued.

Amount brought forward.....				\$2,390,180 68
Stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company:				
	Par Value.	Market Value.	Loaned Thereon.	
440 shares Masonic Hall Association stock.....	\$4,400	\$6,600	\$5,500 00	
20 shares Spring Valley Water Co. stock.....	2,000	1,940	500 00	
61 shares Bank of Sonoma County stock.....	6,100	6,100	4,000 00	
390 shares Bank of Sonoma County stock.....	39,000	39,000	34,000 00	
10 shares Citizens' Building and Loan Association stock.....	2,000	810	420 00	
Blue Lakes Water Co. bonds.....	10,000	10,000	5,000 00	
50 shares Eagle Canning Co. stock.....	5,000	1,500	801 65	
350 shares California Safe Deposit and Trust Co. stock.....	17,500	16,100	14,000 00	
250 shares California Safe Deposit and Trust Co. stock.....	12,500	11,500	10,000 00	
50 shares California Title Insurance and Trust Co. stock.....	5,000	2,500	1,750 00	
500 shares Southern Pacific Milling Co. stock.....	50,000	37,500	15,000 00	
200 shares Bank of Sonoma County stock.....	20,000	20,000	15,000 00	
18 shares Bank of Sonoma County stock.....	1,800	1,800	1,000 00	
400 shares California Safe Deposit and Trust Co. stock.....	20,000	18,400	16,000 00	
2,000 shares Inyo Marble Co. stock.....	2,000	2,000	1,000 00	
1,000 shares Market Street R. R. Co. stock.....	50,000	39,500	50,000 00	
500 shares Geary Street, Park, and Ocean R. R. Co. stock.....	50,000	49,000		
200 shares California Safe Deposit and Trust Co. stock.....	10,000	9,200	7,000 00	
305 shares Stockton Natural Gas Co. stock.....	30,500	22,875	3,000 00	
	\$337,800	\$261,225	\$183,971 65	183,971 65
Cash in offices and in banks.....				245,384 41
Interest due and accrued on bonds and stocks, not included in "Market Value".....				6,287 87
Interest due and accrued on collateral loans.....				2,086 32
Gross premiums in due course of collection.....				340,250 92
Bills receivable, <i>not matured</i> , taken for fire, marine, and inland risks.....				51,274 57
Due from other companies for reinsurance on losses already paid.....				10,060 70
Fire premium notes.....				7,557 76
Warrants.....				3,806 26
Total assets.....				\$3,240,861 14
LIABILITIES.				
Losses adjusted and unpaid.....		\$30,691 02		
Losses in process of adjustment.....		117,995 29		
Losses resisted.....		17,708 20		
Total.....		\$166,394 51		
Deduct reinsurance thereon.....		30,194 18		
				\$136,200 33
Gross premiums on fire risks running one year or less, \$1,013,363 62; unearned premium, 50 per cent.....		\$506,681 81		
Gross premiums on fire risks running more than one year, \$1,272,077 67; unearned premium, pro rata.....		662,016 22		
Gross premiums on marine and inland navigation risks, \$12,864 47; unearned premium, 100 per cent.....		12,864 47		
Gross premiums on marine time risks, \$81,473 84; unearned premium, 50 per cent.....		40,736 92		
Total unearned premiums.....		\$1,222,299 42		1,222,299 42
All other demands against the company.....				36,093 58
Total liabilities, except capital stock.....				\$1,394,593 33
Surplus as regards policy-holders.....				\$1,846,267 81
Capital stock paid up in cash.....				1,000,000 00
Surplus over paid-up capital, and all other liabilities.....				\$846,267 81

FIREMAN'S FUND INSURANCE COMPANY—Continued.

INCOME.		Fire.	Marine.	
Net cash received for premiums		\$1,580,250 49	\$186,568 77	\$1,766,819 26
Received for interest on mortgages				25,145 78
Received for interest on stocks and bonds, and from all other sources				106,235 36
Received for rents				18,050 14
Total cash income				\$1,916,250 54
EXPENDITURES.		Fire.	Marine.	
Paid for losses		\$896,169 77	\$104,154 18	\$1,000,323 95
Cash dividends paid stockholders				120,000 00
Paid for commissions and brokerage				239,402 21
Salaries, fees, and all other charges of officers, clerks, agents, etc.				171,141 52
Paid for taxes				31,714 25
All other payments and expenditures				152,701 04
Total cash expenditures				\$1,715,282 97

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force December 31, 1893.	\$182,254,532 00	\$2,397,797 97	\$3,622,221 00	\$169,448 30
Written or renewed in 1894	177,872,015 00	2,196,657 53	32,170,090 00	328,623 60
Totals	\$360,126,547 00	\$4,594,455 50	\$35,792,311 00	\$498,071 90
Deducting expirations and cancellations	160,495,215 00	2,007,454 30	31,971,395 00	348,496 38
In force December 31, 1894.	\$199,631,332 00	\$2,587,001 20	\$3,820,916 00	\$149,575 52
Deduct amount reinsured.	19,667,888 00	301,559 91	1,375,787 00	55,237 20
Net amount in force	\$179,963,444 00	\$2,285,441 29	\$2,445,129 00	\$94,338 32

HOME MUTUAL INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED SEPTEMBER, 1864.

CHARLES R. STORY, President.

STEPHEN D. IVES, Secretary.

Joint stock capital authorized	\$300,000 00
Joint stock capital paid up in cash	300,000 00

YEAR ENDING DECEMBER 31, 1894.

ASSETS.			
Value of real estate owned by the company			\$262,500 00
Mortgage loans (first liens) upon which not more than one year's interest is due			382,853 00
Interest due and accrued upon said mortgage loans			4,099 38
Stocks and bonds owned by the company:	Par Value.	Market Value.	
Riverside Water Co. bonds	\$10,000 00	\$10,000 00	
Dalles City (Or.) Water Co. bonds	12,500 00	12,500 00	
Dalles City (Or.) Water Co. bonds	10,000 00	10,800 00	
Prospect School District bonds, San Bernardino County	8,000 00	8,320 00	
Crafton School District bonds, San Bernardino County	5,200 00	5,360 00	
Pasadena School District bonds, Los Angeles County	2,000 00	2,080 00	
Centralia School District bond, Los Angeles County	1,000 00	1,000 00	
Amounts carried forward	\$48,700 00	\$50,060 00	\$649,452 38

HOME MUTUAL INSURANCE COMPANY—Continued.

Amounts brought forward	\$48,700 00	\$50,060 00	\$649,452 38
50 shares Farmers and Merchants Savings Bank, Oakland	5,000 00	5,200 00	
200 shares California Safe Deposit and Trust Co. stock	10,000 00	9,200 00	
20 shares Bank of California stock	2,000 00	4,200 00	
Totals	\$65,700 00	\$68,660 00	68,660 00
Stocks, bonds, and other securities hypothecated to the company as security for cash loaned by the company:	Par Value.	Market Value.	Amount Loaned.
400 shares Sutter Street Railroad Co. stock ..	\$40,000	\$40,000	\$21,000 00
38 barrels brandy, in U. S. bonded warehouse ..		427	274 90
200 shares Sutter Street Railroad Co. stock ..	20,000	20,000	11,000 00
200 shares Sutter Street Railroad Co. stock ..	20,000	20,000	10,000 00
5 shares Wickersham Banking Co. stock ..	500	750	
5 shares Southern California Semi-Tropical Fruit Co. stock	500	500	700 00
Totals	\$81,000	\$81,677	\$42,974 90
Cash in office and in banks			34,693 22
Interest due and accrued on stocks and bonds, not included in "Market Value"			3,117 00
Interest due and accrued on collateral loans			211 85
Gross premiums in due course of collection			92,021 44
Bills receivable, <i>not matured</i> , taken for fire, marine, and inland risks			6,422 80
Total assets			\$897,553 59
LIABILITIES.			
Losses adjusted and unpaid		\$7,929 56	
Losses in process of adjustment		9,154 55	
Losses resisted		5,500 00	
Total		\$22,584 11	
Deduct reinsurance thereon		6,497 45	
			\$16,086 66
Gross premiums on fire risks running one year or less, \$196,- 180 11; unearned premium, 50 per cent		\$98,090 06	
Gross premiums on fire risks running more than one year, \$280,894 41; unearned premium, pro rata		137,309 39	
Gross premiums on marine and inland navigation risks, \$1,800 62; unearned premium, 100 per cent		1,800 62	
Gross premiums on marine time risks, \$18,723 15; unearned premium, 50 per cent		9,361 57	
			246,561 64
All other demands against the company			17,009 24
Total liabilities, except capital stock			\$279,657 54
Surplus as regards policy-holders			\$617,896 05
Capital stock paid up in cash			300,000 00
Surplus over paid-up capital, and all other liabilities			\$317,896 05
INCOME.			
	Fire.	Marine.	
Net cash received for premiums	\$289,164 90	\$30,471 73	\$319,636 63
Received for interest on mortgages			29,066 42
Received for interest and dividends on stocks and bonds, and from all other sources			10,954 36
Received for rents			10,522 84
Total cash income			\$370,180 25
EXPENDITURES.			
	Fire.	Marine.	
Paid for losses	\$207,003 78	\$12,953 86	\$219,957 64
Cash dividends paid stockholders			36,000 00
Paid for commissions and brokerage			50,587 90
Salaries, fees, and all other charges of officers, clerks, agents, and all other employés			57,844 38
Paid for taxes			8,310 57
All other payments and expenditures			33,474 91
Total cash expenditures			\$406,175 40

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force December 31, 1893	\$31,371,173 00	\$550,013 67	\$341,442 00	\$18,656 69
Written or renewed in 1894	23,360,151 00	405,473 17	2,260,903 00	60,238 63
Totals.....	\$54,731,324 00	\$955,486 84	\$2,602,345 00	\$78,895 32
Deduct expirations and cancellations.....	25,020,149 00	432,927 05	2,009,140 00	46,914 03
In force December 31, 1894	\$29,711,175 00	\$522,559 79	\$593,205 00	\$31,981 29
Deduct amount reinsured.	2,363,950 00	45,485 27	215,393 00	11,457 52
Net amount in force....	\$27,347,225 00	\$477,074 52	\$377,812 00	\$20,523 77

SUN INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED FEBRUARY, 1882.

C. L. TAYLOR, President.

WILLIAM H. FRIEND, Secretary.

Joint stock capital authorized	\$300,000 00
Joint stock capital paid up in cash	300,000 00

YEAR ENDING DECEMBER 31, 1894.

ASSETS.			
Value of real estate owned by the company			\$127,648 23
Mortgage loans (first liens) upon which not more than one year's interest is due			134,559 05
Mortgage loans (first liens) upon which more than one year's interest is due (of which \$70,000 is in process of foreclosure).....			70,000 00
Interest due and accrued upon said mortgage loans.....			15,166 67
Bonds owned by the company:	Par Value.	Market Value.	
Bonds of the City of Stockton, Cal.	\$24,000 00	\$25,935 00	
Bonds of Multnomah County, Or.	20,000 00	20,500 00	
Bonds of Forest Grove, Or.	4,500 00	4,920 00	
Bonds of Newport, Or.	2,000 00	2,026 67	
Bonds of the City of Santa Cruz, Cal.	10,000 00	10,500 00	
Bonds of the City of Albany, Or.	20,000 00	22,650 00	
Bonds of Clackamas County, Or.	6,000 00	6,475 00	
Totals.....	\$86,500 00	\$93,006 67	93,006 67
Cash in office and in banks			8,809 12
Gross premiums in due course of collection			51,774 99
Bills receivable, <i>not matured</i> , taken for fire, marine, and inland risks			38,607 43
Due from other companies for reinsurance on losses already paid			473 21
Total assets			\$540,045 37
LIABILITIES.			
Losses in process of adjustment	\$14,350 04		
Losses resisted	9,895 31		
			\$24,245 35
Gross premiums on fire risks running one year or less, \$118,-978 69; unearned premium, 50 per cent	\$59,489 34		
Gross premiums on fire risks running more than one year, \$107,423 10; unearned premium, pro rata	55,791 70		
Gross premiums on marine and inland navigation risks, \$1,453 92; unearned premium, 100 per cent	1,453 92		
Gross premiums on marine time risks, \$29,061 09; unearned premium, 50 per cent	14,530 54		
			131,265 50
Amount carried forward			\$155,510 85

SUN INSURANCE COMPANY—Continued.

Amount brought forward				\$155,510 85
Due and to become due for borrowed money				62,000 00
Commissions and brokerage due and to become due				7,497 94
Total liabilities, except capital stock				\$225,008 79
Surplus as regards policy-holders				\$315,036 58
Capital stock paid up in cash				300,000 00
Surplus over paid-up capital, and all other liabilities				\$15,036 58
INCOME.				
	Fire.	Marine.		
Net cash received for premiums	\$158,309 16	\$56,058 27		\$214,367 43
Received for interest on mortgage loans				7,874 16
Received for interest on stocks and bonds, and from all other sources				5,678 20
Received for rents				5,250 00
Total cash income				\$233,169 79
EXPENDITURES.				
	Fire.	Marine.		
Paid for losses	\$90,069 68	\$95,744 29		\$185,813 97
Cash dividends paid stockholders				7,500 00
Paid for commissions and brokerage				51,952 11
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes				28,502 30
Paid for taxes				821 72
All other payments and expenditures				31,497 38
Total cash expenditures				\$306,087 48

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force December 31, 1893	\$13,866,396 00	\$241,908 52	\$910,029 00	\$49,197 87
Written or renewed in 1894	13,299,842 00	239,205 96	4,102,091 00	120,483 09
Totals	\$27,166,238 00	\$481,114 48	\$5,012,120 00	\$169,680 96
Deduct expirations and cancellations	11,680,760 00	211,567 88	4,197,630 00	118,820 05
In force December 31, 1894	\$15,485,478 00	\$269,546 60	\$814,490 00	\$50,860 91
Deduct amount reinsured	2,398,715 00	43,144 81	333,455 00	20,345 90
Net amount in force	\$13,086,763 00	\$226,401 79	\$481,035 00	\$30,515 01

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED DECEMBER, 1867.

GEORGE A. MOORE, President.

J. N. PATTON, Secretary.

Joint stock capital paid up in cash\$100,000 00

YEAR ENDING DECEMBER 31, 1894.

INCOME.			
Cash received for premiums on new policies ..	{ Accident ..	\$256,609 15	
	{ Life	69,891 43	
Cash received for renewal premiums		277,561 03	
Premium notes taken in part payment for renewal premiums ..		43,612 21	
From dividends applied to pay running premiums		44,898 73	
From dividends applied to purchase paid-up additions		57,179 81	
From surrender values applied to pay running premiums		11,897 88	
From surrender values applied to purchase paid-up insurance ..		33,342 57	
Consideration for accident tickets		2,208 50	
Total		\$797,201 31	
Deduct amount paid for reinsurance ..	{ Life	\$812 22	
	{ Accident. 3,491 75 }	4,303 97	
Total premium income		\$792,897 34	\$792,897 34
Received for interest on mortgage loans			69,528 49
Received for interest on bonds owned and dividends on stocks ..			18,652 50
Received for interest on premium notes			7,101 32
Received for interest on other debts due the company			3,795 07
Received as discount on claims paid in advance			966 62
Received for rents			13,841 11
Total income			\$906,782 45
DISBURSEMENTS.			
Paid for losses and additions ..	{ Accident	\$120,243 81	
	{ Life	167,430 60	
Paid for matured endowments and additions		54,708 34	
			\$342,382 75
Paid to annuitants			4,562 00
Premium notes used in purchase of surrendered policies			5,449 13
Premium notes used in payment of dividends			790 77
Cash dividends paid policy-holders			2,034 15
Cash dividends applied to pay running premiums			44,898 73
Cash dividends applied to purchase paid-up additions			57,179 81
Surrender values paid in cash			16,248 86
Surrender values applied to pay running premiums			11,897 88
Surrender values applied to purchase paid-up insurance			33,342 57
(Total paid policy-holders		\$518,786 65)	
Cash dividends paid stockholders			8,000 00
Paid for commissions to agents			154,588 63
Paid for salaries to managers and agents			11,591 51
Paid for medical examiners' fees			9,782 95
Paid for office salaries			48,197 42
Paid for taxes			8,043 33
Paid for rent			6,089 92
Paid for advertising and printing			11,565 49
Paid for legal expenses			3,233 09
Paid for taxes on real estate			1,721 23
Postage, subscription, and general expense			9,821 61
Loss and gain			11,223 56
Total disbursements			\$802,645 39
ASSETS.			
Value of real estate owned by the company			\$747,248 20
Loans on mortgages (first liens) on real estate			1,142,194 86
Loans secured by pledge of stocks, bonds, or other marketable collaterals ..			17,668 88
Cash loans to policy-holders on this company's policies, assigned as collateral			58,022 68
Amount carried forward			\$1,965,134 62

PACIFIC MUTUAL LIFE INSURANCE COMPANY—Continued.

Amount brought forward.....		\$1,965,134 62
Premium notes on policies in force.....		45,390 71
Cash value of stocks and bonds owned by the company.....		388,036 04
Cash in office.....		18,612 76
Cash in banks.....		134,153 25
Interest due and accrued on mortgage loans.....		99,569 03
Interest accrued on stocks and bonds.....		6,467 50
Interest accrued on collateral loans.....		103 25
Interest due and accrued on premium notes.....		6,002 81
Due from other companies for reinsurance.....		948 26
Net uncollected and deferred premiums.....		149,440 00
Total admitted assets.....		\$2,813,858 25
LIABILITIES.		
Claims for losses in process of adjustment.....	\$14,090 00	
Claims for losses resisted.....	24,666 00	
		\$38,756 00
Reserve on life policies computed according to the Combined Experience Table of Mortality, with interest at 4 per cent.....		2,416,337 00
Reserve on accident policies.....		108,841 14
Total liabilities.....		\$2,563,934 14
Surplus as regards policy-holders.....		\$249,924 11
PREMIUM NOTE ACCOUNT.		
Premium notes in force December 31, 1893.....	\$43,028 29	
Premium notes received during the year.....	43,612 21	
		\$86,640 50
Premium notes used in payment of losses and claims.....	\$1,856 44	
Premium notes used in purchase of surrendered policies.....	5,449 13	
Premium notes used in payment of dividends.....	790 77	
Premium notes redeemed by the maker in cash.....	33,153 45	
		41,249 79
Balance premium notes December 31, 1894.....		\$45,390 71

EXHIBIT OF POLICIES.

[illegible]

PACIFIC SURETY COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED MAY, 1885.

WALLACE EVERSON, President.

A. P. REDDING, Secretary.

Joint stock capital authorized	\$100,000 00
Joint stock capital paid up in cash	100,000 00

YEAR ENDING DECEMBER 31, 1894.

ASSETS.			
Value of real estate owned by the company			\$4,500 00
Mortgage loans (first liens) upon which not more than one year's interest is due			83,460 00
Interest due and accrued upon said mortgage loans			1,579 40
Stocks, bonds, and other securities hypothecated to the company as collateral security for cash loaned by the company:			
	Par Value.	Amount Loaned.	
25 shares California Wire Works	\$2,500 00		
70 shares North Pacific Land and Improvement Company	7,000 00	\$1,000 00	
Tug Roberts (paid since)		1,000 00	
			2,000 00
Cash in office and in banks			58,798 64
Interest due and accrued on bank deposits			2,169 35
Interest due and accrued on collateral loans			86 20
Gross premiums in due course of collection			4,671 83
Total assets			\$157,265 42
LIABILITIES.			
Losses in process of adjustment			\$4,500 00
Gross premiums on risks running one year or less, \$30,266 72; unearned premiums, 50 per cent			15,133 36
Cash dividends remaining unpaid			405 00
Commissions and brokerage due and to become due			875 58
Total liabilities, except capital stock			\$20,913 94
Surplus as regards policy-holders			\$136,351 48
Capital stock paid up in cash			100,000 00
Surplus over capital, and all other liabilities			\$36,351 48
INCOME.			
	Guarantee.	Accident.	
Net cash received for premiums	\$22,405 19	\$7,213 52	\$29,618 71
Received for interest on mortgages and deposits in savings banks			9,073 47
Received for rents			100 00
Total cash income			\$38,792 18
EXPENDITURES.			
	Guarantee.	Accident.	
Paid for losses	\$1,743 77	\$7,015 91	\$8,759 68
Cash dividends paid stockholders			8,055 00
Paid for commissions and brokerage			3,236 47
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes			12,269 26
Paid for taxes			1,203 15
All other payments			4,374 82
Total cash expenditures			\$37,898 38

RISKS AND PREMIUMS.

	Guarantee.	Premiums thereon.	Accident.	Premiums thereon.
In force December 31, 1893	\$3,338,866 00	\$25,721 04	\$1,985,000 00	\$9,445 33
Policies written during 1894.....	4,169,438 00	25,813 34	1,935,598 00	9,016 64
Totals.....	\$7,508,304 00	\$51,534 38	\$3,920,598 00	\$18,461 97
Deduct expirations and cancellations	4,957,746 00	28,394 55	2,430,015 00	11,335 08
In force December 31, 1894	\$2,550,558 00	\$23,139 83	\$1,490,583 00	\$7,126 89

BANKERS ALLIANCE.

LOCATED AT LOS ANGELES—ORGANIZED AUGUST, 1888.

E. P. JOHNSON, President.

J. N. RUSSELL, Jr., Secretary.

YEAR ENDING DECEMBER 31, 1894.

INCOME.	
Received from members for fees paid at office	\$61 40
Received from members on account of reserve fund.....	36,789 20
Received from mortuary assessments.....	95,061 53
Received from interest.....	2,065 24
Total income	\$133,977 37
DISBURSEMENTS.	
Paid for losses and claims	\$82,555 55
Paid for commissions to agents	9,079 10
Paid for collecting assessments and reserve fund notes	1,768 85
Salaries of officers and trustees	12,900 00
Salaries of office employes	4,416 50
Medical examiners' fees	2,009 50
Rent, advertising, and printing	5,633 66
Advanced to agents to be paid out of future commissions	248 79
Traveling, licenses, office expenses, etc.	8,045 58
Office furniture and fixtures	649 35
Total disbursements	\$127,306 88
ASSETS.	
Cash in office	\$295 60
Cash in banks	36,642 77
Cash deposited with State Treasurer.....	7,500 00
Reserve fund notes	118,349 59
Bills receivable (since paid)	651 99
Total admitted assets	\$163,439 95
CONTINGENT ASSETS.	
Mortuary assessments not yet called.....	\$30,193 25
CONTINGENT LIABILITIES.	
Losses reported	\$10,000 00

BUSINESS OF 1894.

	Number.	Amount.
Policies in force December 31, 1893.....	3,682	\$9,205,000 00
Policies written during 1894.....	3,022	7,251,250 00
Totals.....	6,704	\$16,456,250 00
Policies ceased during 1894.....	2,405	5,863,750 00
Policies in force December 31, 1894.....	4,299	\$10,592,500 00
Losses and claims unpaid December 31, 1893.....	4	\$10,000 00
Death losses during 1894.....	23	57,500 00
Accident losses during 1894.....	268	15,055 00

CALIFORNIA MUTUAL BENEFIT SOCIETY.

LOCATED AT SAN FRANCISCO—ORGANIZED MAY, 1890.

C. A. DAVIS, President.

J. W. HANNA, Secretary.

YEAR ENDING DECEMBER 31, 1894.

INCOME.		
Received from membership fees.....		\$11,435 00
Received from annual dues.....		10,672 67
Received from interest.....		406 00
Received from all other sources.....		600 00
Total cash income.....		\$23,113 67
DISBURSEMENTS.		
Paid for losses and claims.....		\$3,454 80
Paid for commissions to agents.....		10,365 71
Paid for salaries of managers and agents.....		933 40
Paid for salaries and other compensation of officers.....		3,916 95
Paid for salaries of office employes.....		1,509 70
Paid for medical examiners' fees.....		149 50
Paid for rent, taxes, advertising, and printing.....		2,112 24
All other payments.....		946 23
Total disbursements.....		\$23,388 53
ASSETS.		
Cash in banks.....		\$1,100 79
Cash deposited with State Treasurer.....		5,000 00
Interest due.....		58 00
Total assets.....		\$6,158 79

BUSINESS OF 1894.

	Number.	Amount.
Policies in force December 31, 1893.....	1,328	\$12,478 00
Policies written during 1894.....	2,287	22,108 00
Totals.....	3,615	\$34,586 00
Policies ceased to be in force during 1894.....	2,013	15,055 00
Policies in force December 31, 1894.....	1,602	\$19,531 00

FIDELITY MUTUAL AID ASSOCIATION.

LOCATED AT SAN FRANCISCO—ORGANIZED MAY, 1888.

C. W. NEVINS, President.

J. L. M. SHETTERLEY, Secretary.

YEAR ENDING DECEMBER 31, 1894.

INCOME.	
Received from membership fees	\$17,401 50
Received from annual dues and premiums	38,632 80
Received from renewal fees	226 13
Received from interest	305 00
Total income	\$56,565 43
DISBURSEMENTS.	
Paid for losses and claims	\$12,246 58
Commissions to agents	17,377 50
Commissions paid for collecting assessments	4,530 74
Salaries of managers and agents	3,000 00
Salaries of officers	163 00
Salaries of office employes	8,461 90
Medical examiners' fees	24 00
Rent, taxes, advertising, and printing	5,934 42
All other payments	4,877 66
Total disbursements	\$56,615 80
ASSETS.	
Bills receivable	\$300 00
Cash in office	340 37
Cash in banks	7,722 79
Cash deposited with State Treasurer	5,000 00
Cash deposited with the Insurance Department of Missouri	1,000 00
Total admitted assets	\$14,363 16
LIABILITIES.	
Amount due depositories	\$91 95
CONTINGENT LIABILITIES.	
Losses resisted	\$75 00

BUSINESS OF 1894.

	Number.	Amount.
Policies in force December 31, 1893	3,423	\$291,050 00
Policies written during the year	3,468	374,000 00
Totals	6,891	\$665,050 00
Policies terminated in 1894	3,417	326,050 00
Policies in force December 31, 1894	3,474	\$339,000 00
Losses and claims unpaid December 31, 1893	none	none
Losses and claims incurred during 1894	458	\$12,246 00
Losses and claims paid during 1894	458	12,246 00
Losses and claims unpaid December 31, 1894	none	none

LOS ANGELES MUTUAL LIFE AND ACCIDENT INSURANCE COMPANY.

LOCATED AT LOS ANGELES—ORGANIZED JANUARY, 1894.

J. R. TOBERMAN, President.

H. G. BILLINGS, Secretary.

YEAR ENDING DECEMBER 31, 1894.

INCOME.	
Received from membership fees	\$710 00
Received from annual dues	4,202 12
Received from medical examiners' fees paid by applicant	213 00
Received from interest	26 38
Received from preliminary applications	7,759 61
Total income	\$12,911 11
DISBURSEMENTS.	
Paid for commissions to agents	\$1,930 16
Paid for medical examiners' fees	279 00
Advanced to officers and agents to be repaid out of future salaries or commissions	2,169 04
All other payments	945 45
Total disbursements	\$6,304 96
ASSETS.	
Reserve Fund notes	\$1,002 05
Premium notes	219 80
Cash in office	55 32
Cash in bank	328 98
Cash deposited with State Treasurer	5,000 00
Total assets	\$6,606 15

BUSINESS OF 1894.

	Number.	Amount.
Policies written during 1894	128	\$249,000 00
Policies ceased to be in force during 1894	30	56,000 00
Policies in force December 31, 1894	98	\$193,000 00

SECURITY LOAN AND TRUST COMPANY.

LOCATED AT LOS ANGELES—ORGANIZED JANUARY, 1887.

M. W. STIMSON, President.

W. E. McVAY, Secretary.

Joint stock capital authorized	\$200,000 00
Joint stock capital paid up in cash	134,100 00

YEAR ENDING DECEMBER 31, 1894.

ASSETS.	
Value of real estate owned by the company	\$14,446 37
Mortgage loans (first liens) upon which not more than one year's interest is due	61,565 12
Amount carried forward	\$76,011 49

SECURITY LOAN AND TRUST COMPANY—Continued.

Amount brought forward				\$76,011 49
Mortgage loans (first liens) upon which more than one year's interest is due				57,692 63
Interest due and accrued on said mortgage loans				10,803 00
Stocks and bonds owned by the company:				
	Par Value.	Market Value.		
178 shares Union Bank of Savings stock (L. A.)	\$17,800 00	\$17,800 00		
Twelfth Street Improvement bonds	1,561 93	1,327 68		
Totals	\$19,361 93	\$19,127 68		19,127 68
First liens on real estate sold				33,346 80
Mortgages in Boston in hands of agent, unsold				10,803 62
Second mortgage loans on properties upon which the company holds first mortgages				1,200 00
Stocks, bonds, and other securities hypothecated to the company as collateral security for cash loaned by the company:				
	Par Value.	Market Value.	Amount Loaned.	
1 share Union Bank of Savings stock	\$100 00	\$100 00	\$700 00	
5 shares Security Loan and Trust Co. stock	500 00	600 00		
2 personal notes	200 00	200 00		
Special deposit of cash by indorser	100 00	100 00	100 00	
Totals	\$900 00	\$1,000 00	\$800 00	800 00
Cash in office and in banks				9,884 38
Interest due and accrued				925 00
Bills receivable, <i>not matured</i> , secured by mortgage				24,709 51
Advances under mortgages, and secured thereby				5,396 60
Cash deposited with various County Recorders, to meet recording fees				49 60
Total admitted assets				\$250,750 31
LIABILITIES.				
Unearned premiums on policies in force				\$425 00
Accounts due and uncalled for, not subject to check				28,662 29
Debenture bonds outstanding				17,800 00
Bills payable				17,174 92
Mortgage tax liability				18,636 85
Total liabilities, except capital stock				\$82,699 06
Surplus as regards policy-holders				\$168,051 25
Capital stock paid up in cash				134,100 00
Surplus over capital, and all other liabilities				\$33,951 25
INCOME.				
Received for interest on mortgages				\$13,279 57
Received for commissions				632 64
Received for profit on mortgages sold				9,855 21
Received for profit on debenture bonds sold				800 00
Received from patrons for investment, sales of property, loans paid, etc.				348,076 57
Total income				\$372,643 99
EXPENDITURES.				
Cash dividends paid stockholders				\$7,932 00
Interest paid				6,547 09
Paid for commissions and brokerage				1,496 49
Salaries and fees of officers, clerks, agents, and all other employes				5,955 00
Paid for taxes				7,333 06
Total expenditures				\$29,263 64

TABLE No. 14.

Summary of Assets, Liabilities, Income, Expenditures, etc., of Fire and Marine Insurance Companies doing business in California on December 31, 1894—California Companies.

Name.	Location.	Cash, Capital Paid Up.	Assets.	Liabilities, Capital Not Included.	Income.	Expenditures.	Losses In- curred during the Year.	Net Surplus.
Fireman's Fund	San Francisco	\$1,000,000 00	\$3,240,861 14	\$1,394,593 33	\$1,916,250 54	\$1,715,282 97	\$951,016 81	\$846,267 81
Home Mutual	San Francisco	300,000 00	897,553 59	279,657 54	370,180 25	406,175 40	174,278 13	317,896 05
Sun	San Francisco	300,000 00	540,045 37	225,008 79	233,169 79	306,087 48	170,232 17	15,036 58
Totals		\$1,600,000 00	\$4,678,460 10	\$1,899,259 66	\$2,519,600 58	\$2,427,545 85	\$1,295,527 11	\$1,179,200 44

TABLE No. 15.

Showing the various items composing the Assets of Fire and Marine Insurance Companies doing business in California on December 31, 1894—California Companies.

Name.	Location.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds Owned by the Company.	Loans on Stocks and other Securi- ties as Collateral.	Cash in Office and in Banks.
Fireman's Fund	San Francisco	\$428,700 00	\$394,275 00	\$1,563,505 00	\$183,971 65	\$245,384 41
Home Mutual	San Francisco	262,500 00	382,853 00	68,660 00	42,974 90	34,693 22
Sun	San Francisco	127,648 23	204,559 05	93,006 67	-----	8,809 12
Totals		\$818,848 23	\$981,687 05	\$1,725,171 67	\$226,946 55	\$288,886 75

Name.	Location.	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, not Matured, taken for Marine and Inland Risks.	All Other Assets.	Total Assets.
Fireman's Fund	San Francisco	\$12,074 87	\$340,250 92	\$51,274 57	\$21,424 72	\$3,240,861 14
Home Mutual	San Francisco	7,418 23	92,021 44	6,422 80	-----	897,553 59
Sun	San Francisco	15,166 67	51,774 99	38,607 43	473 21	540,045 37
Totals		\$34,659 77	\$484,057 35	\$96,304 80	\$21,897 93	\$4,678,460 10

TABLE No. 16.

Showing the various items composing the Liabilities, except Capital Stock, of Fire and Marine Insurance Companies doing business in California on December 31, 1894—California Companies.

Name.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends Remaining Unpaid.	Fire Reinsurance.
Fireman's Fund Home Mutual Sun Totals	San Francisco	\$30,691 02	\$87,801 11	\$17,708 20	-----	\$1,168,698 03
	San Francisco	7,929 56	2,657 10	5,500 00	-----	235,399 45
	San Francisco	-----	14,350 04	9,895 31	-----	115,281 04
	Totals	\$38,620 58	\$104,808 25	\$33,103 51	-----	\$1,519,378 52
Fireman's Fund Home Mutual Sun Totals	San Francisco	-----	Marine Reinsurance.	All Other Claims.	Total Liabilities, Capital Stock not Included.	Net Surplus.
	San Francisco	-----	\$53,601 39	\$36,093 58	\$1,394,593 33	\$846,267 81
	San Francisco	-----	11,162 19	17,009 24	279,657 54	317,896 05
	San Francisco	-----	15,984 46	69,497 94	225,008 79	15,036 58
Totals	-----	-----	\$80,748 04	\$122,600 76	\$1,899,259 66	\$1,179,200 44

TABLE No. 17.

Showing the various items composing the Incomes of Fire and Marine Insurance Companies doing business in California on December 31, 1894—California Companies.

Name.	Location.	Fire Premiums.	Marine and Inland Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from Other Sources.	Rents.	Total Income.
Fireman's Fund	San Francisco	\$1,580,250 49	\$186,568 77	\$25,145 78	\$106,235 36	\$18,050 14	\$1,916,250 54
Home Mutual	San Francisco	289,164 90	30,471 73	29,066 42	10,954 36	10,522 84	370,180 25
Sun	San Francisco	158,309 16	56,055 27	7,874 16	5,678 20	5,250 00	233,169 79
Totals	-----	\$2,027,724 55	\$273,098 77	\$62,086 36	\$122,867 92	\$33,822 98	\$2,519,600 58

TABLE No. 18.—*Showing the various items composing the Expenditures of Fire and Marine Insurance Companies doing business in California, on December 31, 1894—California Companies.*

Name.	Location.	Fire Losses.	Marine Losses.	Dividends.	Commis- sions and Brokerage.	Office Salaries.	State and Local Taxes.	All Other Expenditures.	Total Expenditures.
Fireman's Fund	San Francisco	\$896,169 77	\$104,154 18	\$120,000 00	\$239,402 21	\$171,141 52	\$31,714 25	\$152,701 04	\$1,715,282 97
Home Mutual	San Francisco	207,003 78	12,953 86	36,000 00	50,587 90	57,844 38	8,310 57	33,474 91	406,175 40
Sun	San Francisco	90,069 68	95,744 29	7,500 00	51,952 11	28,502 30	821 72	31,497 38	306,087 48
Totals		\$1,193,243 23	\$212,852 33	\$163,500 00	\$341,942 22	\$257,488 20	\$40,846 54	\$217,673 33	\$2,427,545 85

TABLE No. 19.—*Showing amount of Risks Written, Premiums Received, and amount of Risks in Force, on December 31, 1894, with Premiums thereon, of Fire and Marine Insurance Companies doing business in California—California Companies.*

Name.	Location.	RISKS WRITTEN DURING THE YEAR.					RISKS IN FORCE DECEMBER 31, 1894.		
		Fire.	Premiums.	Marine.	Premiums.	Total Premiums.	Fire.	Premiums.	Total Premiums.
Fireman's Fund	San Francisco	\$177,872,015 00	\$2,196,657 53	\$32,170,000 00	\$328,623 60	\$3,525,231 13			
Home Mutual	San Francisco	23,350,151 00	405,473 17	2,260,903 00	60,238 63	465,711 80			
Sun	San Francisco	13,299,842 00	239,205 96	4,102,091 00	120,483 09	359,689 05			
Totals		\$214,532,008 00	\$2,841,336 66	\$38,533,084 00	\$509,345 32	\$3,350,681 98			
		RISKS IN FORCE DECEMBER 31, 1894.							
	Location.	Fire.	Premiums.	Marine.	Premiums.	Total Premiums.			
Fireman's Fund	San Francisco	\$179,963,444 00	\$2,285,441 29	\$2,445,129 00	\$94,338 32	\$2,379,779 61			
Home Mutual	San Francisco	27,347,225 00	477,074 52	377,812 00	20,523 77	497,598 29			
Sun	San Francisco	13,086,763 00	226,401 79	481,035 00	30,515 01	256,916 80			
Totals		\$220,397,432 00	\$2,988,917 60	\$3,303,976 00	\$145,377 10	\$3,134,294 70			

TABLE No. 20.

Summary of Assets, Liabilities, Income, Expenditures, etc., and amount of Surplus over Capital Stock, of Fire and Marine Insurance Companies doing business in California, on December 31, 1894—Companies of other States.

Name.	Location.	Cash Capital Paid Up.	Assets.	Liabilities, Capital not Included.	Income.
Aetna	Hartford	\$4,000,000 00	\$10,847,816 36	\$3,702,086 73	\$4,358,988 23
Agricultural	Watertown, N. Y.	500,000 00	2,268,737 48	1,508,301 76	1,053,907 43
American	Newark	600,000 00	2,450,109 31	549,038 89	637,604 65
American Central	St. Louis	600,000 00	1,632,901 06	806,662 88	868,299 56
American Fire	Philadelphia	500,000 00	2,395,606 22	1,716,750 47	1,460,198 04
American Fire	New York	400,000 00	1,504,714 11	950,030 54	1,532,078 41
Broadway	New York	200,000 00	433,550 48	173,310 87	251,737 50
Connecticut Fire	Hartford	1,000,000 00	2,972,632 79	1,528,223 10	1,785,595 06
Continental	New York	1,000,000 00	6,754,908 72	3,943,639 46	3,467,991 97
Delaware	Philadelphia	702,875 00	1,560,977 72	694,743 22	901,823 02
Equitable Fire and Marine	Providence, R. I.	300,000 00	566,756 76	209,869 02	273,271 85
Fire Association	Philadelphia	500,000 00	5,191,055 34	4,094,983 26	2,483,279 93
Firemen's	Baltimore	378,000 00	650,880 39	162,047 12	238,991 99
Franklin Fire	Philadelphia	400,000 00	3,186,847 16	1,732,611 09	665,873 82
German-American	New York	1,000,000 00	6,240,098 83	3,383,723 54	3,396,185 09
Germania Fire	New York	1,000,000 00	3,431,840 32	1,276,410 78	1,243,982 18
Girard Fire and Marine	Philadelphia	300,000 00	1,780,636 73	938,953 60	540,983 34
Glen's Falls	Glen's Falls, N. Y.	200,000 00	2,425,183 74	850,940 47	866,293 21
Greenwich	New York	200,000 00	1,315,029 86	983,912 44	1,193,264 26
Hanover Fire	New York	1,000,000 00	2,245,352 68	1,135,206 53	1,414,695 65
Hartford Fire	Hartford	1,250,000 00	8,645,735 62	4,895,388 75	6,006,487 37
Home	New York	3,000,000 00	9,159,836 54	5,134,602 26	5,200,346 59
Insurance Company of North America	New York	3,000,000 00	9,480,545 88	4,318,330 82	5,830,438 65
Insurance Co. of the State of Pennsylvania	Philadelphia	200,000 00	738,912 63	476,046 75	317,191 97
Merchants	Newark	400,000 00	1,317,292 48	734,762 58	834,340 95
Merchants	Providence, R. I.	200,000 00	480,343 82	219,045 08	291,867 60
Milwaukee Mechanics	Milwaukee	200,000 00	2,076,845 91	794,390 62	1,008,876 63
Mutual Fire	New York	226,726 46	1,095,437 92	715,773 08	1,105,148 25
National Fire	Hartford	1,000,000 00	3,597,530 67	2,074,969 61	2,430,925 18
Niagara Fire	New York	500,000 00	2,322,318 63	1,494,387 24	1,336,877 98
Northwestern National	Milwaukee	600,000 00	1,862,697 60	787,869 29	1,447,549 94
Orient	Hartford	500,000 00	2,095,563 73	1,162,408 32	1,420,536 84
Pacific Fire	New York	200,000 00	720,096 50	329,358 00	394,202 02
Pennsylvania Fire	Philadelphia	400,000 00	4,098,774 19	2,209,521 88	1,766,912 30

TABLE No. 20—Continued.

Name.	Location.	Cash Capital Paid Up.	Assets.	Liabilities, Capital not Included.	Income.
Phenix	Brooklyn	\$1,000,000 00	\$5,783,243 40	\$4,347,842 06	\$4,669,911 38
Phenix	Hartford	2,000,000 00	5,588,058 07	2,850,840 56	3,719,812 87
Providence-Washington	Providence, R. I.	400,000 00	1,354,370 34	850,935 57	1,303,433 47
Queen	New York	500,000 00	3,747,551 23	2,093,061 79	2,222,321 96
Springfield Fire and Marine	Springfield, Mass.	1,500,000 00	3,581,151 86	1,568,441 42	1,923,777 79
St. Paul Fire and Marine	St. Paul	500,000 00	2,080,437 84	1,090,304 31	1,378,587 71
Teutonia	New Orleans	250,000 00	534,107 20	177,233 93	349,837 69
Traders	Chicago	500,000 00	1,662,316 70	556,087 44	720,993 54
Union	Philadelphia	200,000 00	538,842 36	271,411 19	317,839 72
United Firemen's	Philadelphia	300,000 00	1,333,216 26	915,804 85	353,108 24
United States Fire	New York	250,000 00	650,827 45	309,501 19	376,577 34
Westchester Fire	New York	300,000 00	1,962,891 92	1,294,511 37	1,552,142 67
Williamsburg City Fire	Brooklyn	250,000 00	1,495,536 54	612,742 30	636,601 57
Totals		\$34,407,601 46	\$137,860,119 05	\$72,592,017 53	\$76,951,563 41

Name.	Location.	Expenditures.	Losses Incurred during the Year.	Net Surplus.
Aetna	Hartford	\$4,320,947 42	\$2,252,343 16	\$3,145,729 63
Agricultural	Watertown, N. Y.	1,087,156 35	597,255 00	265,435 72
American	Newark	540,001 20	276,613 39	1,301,070 92
American Central	St. Louis	842,136 22	480,982 01	226,238 18
American Fire	Philadelphia	1,607,494 91	968,407 40	178,855 75
American Fire	New York	1,536,938 03	970,738 78	154,683 57
Broadway	New York	296,556 98	126,600 00	60,239 61
Connecticut Fire	Hartford	1,621,930 04	901,178 33	444,409 69
Continental	New York	3,103,796 41	1,650,772 02	1,811,269 26
Delaware	Philadelphia	896,164 90	504,283 00	163,359 50
Equitable Fire and Marine	Providence, R. I.	251,581 33	129,629 10	56,887 74
Fire Association	Philadelphia	2,394,133 40	1,345,779 00	628,072 08
Firemen's	Baltimore	216,064 05	102,479 86	110,833 27
Franklin Fire	Philadelphia	597,969 07	252,662 83	1,054,236 07
German-American	New York	3,142,255 81	1,853,846 08	1,856,375 29
Germania Fire	New York	1,046,052 90	482,011 93	1,155,429 54
Girard Fire and Marine	Philadelphia	459,701 94	240,222 21	541,683 13
Glen's Falls	Glen's Falls, N. Y.	689,430 98	377,822 49	1,374,243 27

Greenwich	New York	1,221,886 64	767,847 43	131,117 42
Hanover Fire	New York	1,251,664 27	543,691 25	110,146 15
Hartford Fire	Hartford	4,974,658 59	2,756,849 71	2,500,346 87
Home	New York	5,013,456 38	2,927,042 81	1,025,234 28
Insurance Company of North America	Philadelphia	5,684,655 80	3,517,226 40	2,162,214 76
Insurance Company of the State of Pennsylvania	Philadelphia	318,995 08	202,442 42	62,865 88
Merchants	Newark	835,087 44	478,814 49	182,529 90
Merchants	Providence, R. I.	267,627 66	148,329 01	61,298 74
Milwaukee Mechanics	Milwaukee	924,321 95	502,052 79	1,082,455 29
Mutual Fire	New York	1,289,458 86	806,347 79	152,938 38
National Fire	Hartford	2,031,818 39	1,110,636 05	522,561 06
Niagara Fire	New York	1,480,183 96	808,852 73	327,931 39
Northwestern National	Milwaukee	658,962 06	311,641 69	474,828 31
Orient	Hartford	1,352,437 92	823,352 85	433,155 41
Pacific Fire	New York	413,144 14	233,517 40	190,738 50
Pennsylvania Fire	Philadelphia	1,599,269 45	926,957 60	1,489,252 31
Phoenix	Brooklyn	4,222,444 38	2,759,261 00	435,401 34
Providence-Washington	Hartford	3,673,417 66	2,106,202 97	737,217 51
Queen	Providence, R. I.	1,136,329 72	725,332 58	103,434 77
Springfield Fire and Marine	New York	2,093,445 51	1,335,178 87	1,154,489 44
St. Paul Fire and Marine	Springfield, Mass.	1,893,932 75	1,049,706 24	512,710 44
Teutonia	St. Paul	1,350,847 70	842,190 46	490,133 53
Traders	New Orleans	298,945 42	161,792 00	106,873 27
Union	Chicago	700,982 17	407,525 62	606,229 26
United Firemen's	Philadelphia	267,666 71	134,442 94	67,431 17
United States Fire	Philadelphia	310,874 50	169,287 10	117,411 41
Westchester Fire	New York	356,848 85	186,377 96	91,326 26
Williamsburg City Fire	New York	1,419,871 88	832,430 85	368,380 55
	Brooklyn	583,116 59	284,124 66	632,794 24
Totals		\$72,236,664 37	\$41,373,082 26	\$30,860,500 06

TABLE NO. 21.

Showing the various items composing the Assets of Fire and Marine Insurance Companies doing business in California, on December 31, 1894—
Companies of other States.

Name.	Location.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds Owned by the Company.	Loans on Stocks and Other Col- lateral Securities.	Cash in Office and in Banks.
Etna.....	Hartford.....	\$200,000 00	\$36,000 00	\$9,256,357 00	\$5,600 00	\$718,694 77
Agricultural.....	Watertown, N. Y.....	297,704 88	1,089,352 62	342,838 00	119,728 03	192,419 88
American.....	Newark.....	256,773 98	1,423,996 75	659,495 00	---	35,479 60
American Central.....	St. Louis.....	500,000 00	70,000 00	775,200 00	101,000 00	92,197 69
American Fire.....	Philadelphia.....	254,104 26	1,123,850 00	795,549 63	23,300 00	88,268 65
American Fire.....	New York.....	---	20,500 00	1,087,396 00	34,000 00	45,103 31
Broadway.....	New York.....	---	---	369,774 00	---	12,328 51
Connecticut Fire.....	Hartford.....	128,750 00	807,860 00	1,567,981 00	7,500 00	215,134 81
Continental.....	New York.....	979,001 05	112,635 00	4,610,929 30	4,000 00	338,241 28
Delaware.....	Philadelphia.....	160,000 00	135,200 00	972,411 50	---	87,126 81
Equitable Fire and Marine.....	Providence, R. I.....	129,900 00	93,050 00	285,372 00	800 00	19,322 20
Fire Association.....	Philadelphia.....	177,900 00	1,843,846 60	2,265,594 50	101,450 00	244,260 54
Firemen's.....	Baltimore.....	146,875 00	---	445,626 60	---	32,978 34
Franklin Fire.....	Philadelphia.....	285,000 00	250,608 00	2,316,659 75	152,500 00	106,669 55
German-American.....	New York.....	25,000 00	---	5,436,050 00	---	440,251 82
Germania Fire.....	New York.....	454,976 41	270,000 00	2,431,975 94	2,600 00	63,013 78
Girard Fire and Marine.....	Philadelphia.....	308,922 91	782,983 77	459,399 17	4,600 00	92,226 66
Glen's Falls.....	Glen's Falls, N. Y.....	43,550 00	572,984 74	1,482,305 00	4,000 00	237,082 64
Greenwich.....	New York.....	200,000 00	4,600 00	879,328 75	1,000 00	42,788 63
Hanover Fire.....	New York.....	450,000 00	23,000 00	1,461,158 75	---	137,940 05
Hartford Fire.....	Hartford.....	368,575 60	1,486,000 00	4,713,868 66	---	1,054,950 57
Honne.....	New York.....	1,666,572 17	519,894 34	5,886,397 44	10,000 00	410,495 19
Insurance Company of North America.....	Philadelphia.....	346,804 00	2,629,883 76	4,686,558 08	125,100 00	815,497 04
Insurance Co. of the State of Pennsylvania.....	Philadelphia.....	325,531 77	74,250 00	190,018 33	18,550 00	68,781 10
Merchants.....	Newark.....	302,948 25	323,025 00	501,802 50	---	37,656 30
Merchants.....	Providence, R. I.....	---	82,800 00	287,977 50	7,440 00	62,735 97
Milwaukee Mechanics.....	Milwaukee.....	45,000 00	1,083,876 47	713,049 50	---	143,925 87
Mutual Fire.....	New York.....	220,016 37	639,000 00	902,352 50	---	58,901 39
National Fire.....	Hartford.....	883,000 00	25,250 00	1,989,394 00	---	354,333 39
Niagara Fire.....	New York.....	---	694,456 67	827,292 00	---	210,329 06
Northwestern National.....	Milwaukee.....	---	---	889,700 00	---	163,321 86
Orient.....	Hartford.....	38,852 15	190,714 30	1,465,090 47	7,530 00	126,598 25
Pacific Fire.....	New York.....	---	252,900 00	381,872 50	---	23,665 02
Pennsylvania Fire.....	Philadelphia.....	134,500 00	686,320 00	2,612,938 00	283,550 00	148,633 92

Name.	Location.	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, not Matured, taken for Marine and Inland Risks.	All Other Assets.	Total Assets.
Phenix	Brooklyn	399,000 00	126,050 00	3,782,345 00	30,500 00	522,354 57
Phoenix	Hartford	386,612 55	324,242 85	3,901,857 50		342,569 31
Providence-Washington	Providence, R. I.			1,061,670 00		81,113 74
Queen.	New York			3,063,771 02		297,097 57
Springfield Fire and Marine	Springfield, Mass.	134,000 00	367,150 00	2,586,094 00	59,096 20	143,523 95
St. Paul Fire and Marine	St. Paul	310,374 60	589,462 65	537,435 00	241,250 00	176,373 86
Teutonia	New Orleans	40,000 00	18,250 00	356,676 50	2,750 00	54,046 80
Traders	Chicago		216,000 00	1,273,310 55		83,112 36
Union.	Philadelphia	160,000 00	9,900 00	241,164 16	24,048 00	38,798 95
United Firemen's	Philadelphia	127,350 00	639,654 03	368,900 00	76,300 00	47,408 02
United States Fire	New York		415,000 00	151,851 25		18,757 79
Westchester Fire	New York	207,000 00	365,350 00	995,250 00		142,656 09
Williamsburg City Fire.	Brooklyn	629,000 00	334,550 00	424,527 50	5,600 00	21,125 12
Totals		\$11,721,595 95	\$20,751,447 55	\$82,654,565 85	\$1,453,792 23	\$8,890,292 58
Etna	Hartford	\$3,405 77	\$627,758 82	\$2,356 83	\$4,945 60	\$10,847,816 36
Agricultural	Watertown, N. Y.	51,311 77	168,079 87		2,122 41	2,268,737 48
American	Newark	31,815 99	40,425 58			2,450,109 31
American Central	St. Louis		94,503 37			1,632,901 06
American Fire	Philadelphia	19,412 56	83,690 39		7,430 73	2,395,696 22
American Fire	New York	15,076 00	300,605 92		2,032 88	1,504,714 11
Broadway	New York	6,108 00	45,339 97			433,550 48
Connecticut Fire	Hartford	17,500 00	225,621 98	2,285 00		2,972,632 79
Continental	New York	96,675 24	329,698 84	280,596 10	3,131 91	6,794,908 72
Delaware.	Philadelphia	1,740 18	184,826 67	6,611 39	13,061 17	1,560,977 72
Equitable Fire and Marine	Providence, R. I.	627 00	36,378 56		1,307 00	566,756 76
Fire Association	Philadelphia	62,389 62	487,012 51		8,601 57	5,191,055 34
Firemen's	Baltimore	7,254 73	13,365 37		4,780 35	650,880 39
Franklin Fire	Philadelphia	4,326 46	71,083 40			3,186,847 16
German-American	New York	6,100 00	332,697 01			6,240,098 83
Germania Fire	New York	5,149 37	192,020 34		12,104 48	3,431,840 32
Girard Fire and Marine	Philadelphia	13,875 75	90,022 96		14,215 46	1,780,636 73
Glen's Falls	Glen's Falls, N. Y.	14,441 16	70,820 20			2,425,183 74
Greenwich	New York	467 50	163,542 18			1,315,029 86
Hanover Fire	New York	11,895 66	161,270 03	23,302 80	88 19	2,245,352 68
Hartford Fire	Hartford	25,442 49	969,024 82		19,873 48	8,645,735 62
Home.	New York	46,524 22	499,215 22	5,637 96		9,169,836 54
Insurance Company of North America	Philadelphia	37,088 60	912,670 26	64,213 49	12,280 35	9,480,545 53

TABLE No. 21—Continued.

Name.	Location.	Interest Due and Accrued.	Premiums in Course of Collec- tion.	Bills Receivable, not Matured, taken for Marine and Inland Risks.	All Other Assets.	Total Assets.
Insurance Co. of the State of Pennsylvania.	Philadelphia	\$2,224 91	\$44,308 64	\$1,963 25	\$31,834 63	\$738,912 63
Merchants	Newark	13,734 03	129,651 60	12,524 16	8,474 80	1,317,292 48
Merchants	Providence, R. I.	1,489 17	25,377 02			480,343 82
Milwaukee Mechanics	Milwaukee	30,165 00	60,829 07			2,076,845 91
Mutual Fire.	New York	3,983 43	124,393 05	5,807 55		1,095,437 92
National Fire	Hartford	18,604 80	376,182 11			3,597,530 67
Niagara Fire	New York	3,627 50	319,282 98		53,537 09	2,322,318 63
Northwestern National	Milwaukee	9,043 47	106,175 60			1,862,097 60
Orient.	Hartford	21,123 80	244,693 20		961 56	2,095,563 73
Pacific Fire.	New York	5,433 00	56,051 16		174 82	720,096 50
Pennsylvania Fire	Philadelphia	17,160 27	214,922 00		750 00	4,098,774 19
Phenix	Brooklyn	11,434 93	700,673 59		241,385 31	5,783,243 40
Phoenix	Hartford	59,776 89	525,834 37		16,664 60	5,588,058 07
Providence-Washington	Providence, R. I.		153,442 28	58,144 32		1,354,370 34
Queen.	New York	43,698 62	340,376 13	1,850 03	757 86	3,747,551 23
Springfield Fire and Marine	Springfield, Mass.	30,436 55	258,136 00		2,715 16	3,581,151 86
St. Paul Fire and Marine	St. Paul	36,119 30	162,723 76	26,556 67	142 00	2,080,437 84
Teutonia	New Orleans		61,206 64		1,177 26	534,107 20
Traders	Chicago	12,631 52	57,457 17		19,805 10	1,662,313 70
Union.	Philadelphia	1,428 54	62,000 80	26 70	1,475 21	538,842 36
United Firemen's	Philadelphia	13,824 55	56,931 84	570 00	2,277 82	1,333,216 26
United States Fire	New York	2,738 09	61,085 03		1,395 29	650,827 45
Westchester Fire	New York	3,832 92	248,802 91			1,962,891 92
Williamsburg City Fire.	Brooklyn	7,260 93	65,636 74		7,836 25	1,495,536 54
Totals		\$828,400 29	\$10,555,847 96	\$506,836 30	\$497,240 34	\$137,860,119 05

TABLE No. 22.

Showing the various items composing the Liabilities, except Capital Stock, of Fire and Fire and Marine Insurance Companies doing business in California, on December 31, 1894—Companies of other States.

Name.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Restited.	Cash Dividends.	Fire Reinsurance.
Etina	Hartford	\$99,029 75	\$210,441 92	\$76,842 09	-----	\$3,059,277 73
Agricultural	Watertown, N. Y.	34,594 56	51,693 60	27,500 00	\$55 00	1,355,842 65
Newark	Newark	11,965 34	30,996 45	5,550 00	4,730 40	485,754 59
American Central	St. Louis	11,384 42	87,578 06	31,832 70	-----	681,692 20
American Fire	Philadelphia	33,390 78	149,002 08	23,999 45	-----	1,508,350 59
American Fire	New York	66,368 10	59,117 50	-----	-----	747,501 94
Broadway	New York	5,985 25	14,000 00	2,500 00	-----	143,150 62
Connecticut Fire	Hartford	-----	167,179 00	27,513 00	-----	1,279,531 10
Continental	New York	-----	289,010 00	45,877 00	-----	3,405,407 79
Delaware	Philadelphia	9,385 00	115,983 00	8,000 00	-----	523,022 65
Equitable Fire and Marine	Providence, R. I.	3,189 00	19,208 00	1,575 00	97 00	178,644 16
Fire Association	Philadelphia	125,406 56	120,113 38	26,303 43	860 50	3,611,760 91
Firemen's	Baltimore	9,938 37	6,579 34	-----	2,079 72	140,492 83
Franklin Fire	Philadelphia	12,228 91	11,936 42	2,400 00	300 00	1,696,019 62
German-American	New York	105,374 42	365,762 03	35,171 03	-----	2,797,505 54
Germania Fire	New York	16,237 23	28,611 11	22,099 50	-----	1,179,716 70
Girard Fire and Marine	Philadelphia	-----	38,855 88	8,593 09	-----	856,698 00
Glen's Falls	Glen's Falls, N. Y.	14,935 72	26,550 66	10,360 00	-----	777,245 56
Greenwich	New York	22,015 92	156,648 92	40,265 89	-----	705,860 13
Hanover Fire	New York	55,628 93	73,561 05	33,386 80	-----	944,974 82
Hartford Fire	Hartford	182,840 32	337,420 41	63,969 27	-----	4,239,888 75
Home	New York	95,298 79	414,268 98	58,684 29	450 00	4,275,931 00
Insurance Company of North America	Philadelphia	109,681 91	232,461 34	30,761 09	-----	3,491,075 63
Insurance Co. of the State of Pennsylvania	Philadelphia	7,859 69	27,373 31	-----	-----	376,280 12
Merchants	Newark	39,567 65	31,899 88	27,027 32	-----	593,231 09
Merchants	Providence, R. I.	3,539 01	20,551 84	4,857 44	-----	187,600 45
Milwaukee Mechanics	Milwaukee	10,882 93	36,314 82	15,275 00	-----	679,091 27
Mutual Fire	New York	-----	137,998 48	-----	-----	484,403 41
National Fire	Hartford	111,051 23	113,857 85	36,469 17	-----	1,722,530 50
Niagara Fire	New York	175,060 36	-----	-----	401 00	983,415 90
Northwestern National	New York	14,008 21	39,985 00	5,250 00	-----	696,485 52
Orient	Hartford	174,684 36	-----	16,681 82	-----	886,476 07
Pacific Fire	New York	14,078 40	18,713 05	2,613 33	-----	271,564 83
Pennsylvania Fire	Philadelphia	34,710 24	109,161 44	16,239 00	-----	2,045,411 20

TABLE No. 22—Continued.

Name.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends.	Fire Reinsurance.
Phenix	Brooklyn		\$258,506 46	\$47,425 00		\$3,835,965 50
Phoenix	Hartford	\$494,526 56		29,053 07		2,327,260 93
Providence-Washington	Providence, R. I.	8,491 13	104,612 43	10,329 27		584,812 76
Queen	New York	103,993 51	108,267 22	27,985 08	\$50,000 00	1,681,777 08
Springfield Fire and Marine	Springfield, Mass.	76,494 61	87,652 01	21,304 26		1,344,270 14
St. Paul Fire and Marine.	St. Paul	62,924 86	83,250 54	13,223 66		798,206 96
Teutonia	New Orleans	20,133 65			13,420 30	141,222 52
Traders	Chicago	21,928 94	40,413 66	21,640 90		451,776 03
Union	Philadelphia	14,723 40	16,169 07	1,725 00	1,644 17	225,460 65
United Firemen's	Philadelphia	7,700 26	21,760 73	8,096 81		849,484 31
United States Fire	New York	14,377 95	27,325 80	8,270 00	1,939 97	208,135 13
Westchester Fire	New York	39,274 79	109,329 70	3,000 00		1,098,666 69
Williamsburg City Fire.	Brooklyn	10,907 93	28,482 38	10,620 14	850 00	497,279 69
Totals		\$2,485,798 95	\$4,428,604 80	\$910,289 90	\$76,827 76	\$61,036,154 26
Name.	Location.	Marine Reinsurance.	All Other Claims.	Total Liabilities, Capital not included.	Net Surplus.	
Ætna	Hartford	\$104,235 27	\$152,259 97	\$3,702,086 73	\$3,145,729 63	
Agricultural	Watertown, N. Y.		33,615 95	1,503,301 76	265,435 72	
American	Newark		10,041 61	549,038 39	1,301,070 92	
American Central	St. Louis		14,175 50	806,662 88	236,238 18	
American Fire	Philadelphia		2,007 57	1,716,750 47	178,855 75	
American Fire	New York		77,043 00	950,030 54	154,683 57	
Broadway	New York		7,675 00	173,310 87	60,239 61	
Connecticut Fire	Hartford		54,000 00	1,528,223 10	444,409 69	
Continental	New York		203,344 67	3,943,639 46	1,811,289 26	
Delaware	Philadelphia	11,322 27	26,933 30	694,743 22	163,359 50	
Equitable Fire and Marine	Providence, R. I.	427 71	5,964 65	209,869 02	56,887 74	
Fire Association	Philadelphia		181,398 98	4,064,983 26	626,072 03	
Firemen's	Baltimore		2,956 86	162,047 12	110,833 27	
Franklin Fire	Philadelphia		9,726 14	1,732,611 09	1,054,236 07	
German-American	New York		79,910 52	3,383,723 54	1,856,375 29	
Germania Fire	New York		29,746 24	1,276,410 78	1,155,429 54	
Girard Fire and Marine	Philadelphia		34,806 63	938,953 60	541,683 13	
Glen's Falls	Glen's Falls, N. Y.		21,848 53	850,940 47	1,374,243 27	

Greenwich	New York	29,021 58	30,100 00	983,912 44	131,117 42
Hanover Fire	New York	-----	27,654 93	1,135,206 53	110,146 15
Hartford Fire	Hartford	-----	71,250 00	4,895,388 75	2,500,346 87
Home	New York	138,551 50	151,417 70	5,134,602 26	1,025,234 28
Insurance Company of North America	Philadelphia	367,117 53	87,233 32	4,218,330 82	2,162,214 76
Insurance Company of the State of Pennsylvania	Philadelphia	-----	64,533 63	476,046 75	62,865 88
Merchants	Newark	-----	43,036 64	734,762 58	182,529 90
Merchants	Providence, R. I.	-----	2,496 34	219,045 08	61,298 74
Milwaukee Mechanics	Milwaukee	-----	52,826 60	794,390 62	1,052,455 29
Mutual Fire	New York	-----	93,371 19	715,773 08	152,938 38
National Fire	Hartford	-----	91,060 86	2,074,969 61	522,561 03
Niagara Fire	New York	34,520 16	300,989 82	1,494,387 24	327,931 39
Northwestern National	Milwaukee	-----	32,140 56	787,869 29	474,828 31
Orient	Hartford	-----	43,679 37	1,162,408 32	433,155 41
Pacific Fire	New York	40,886 70	22,388 39	329,358 00	190,738 50
Pennsylvania Fire	Philadelphia	-----	4,000 00	2,909,521 88	1,489,252 31
Phoenix	Brooklyn	-----	205,945 10	4,347,842 06	435,401 34
Phoenix	Hartford	-----	-----	2,850,840 56	737,217 51
Providence-Washington	Providence, R. I.	-----	-----	850,935 57	103,434 77
Queen	New York	107,346 53	35,343 45	2,093,061 79	1,154,489 44
Springfield Fire and Marine	Springfield, Mass.	-----	121,038 90	1,568,441 42	512,710 44
St. Paul Fire and Marine	St. Paul	108,289 73	38,720 40	1,990,304 31	490,133 53
Teutonia	New Orleans	-----	24,408 56	177,233 93	106,873 27
Traders	Chicago	-----	2,457 76	556,087 44	606,229 26
Union	Philadelphia	-----	20,327 91	271,411 19	67,431 17
United Firemen's	Philadelphia	-----	11,688 90	915,804 85	117,411 41
United States Fire	New York	21,075 30	28,762 74	309,501 19	91,326 26
Westchester Fire	New York	-----	28,377 04	1,294,511 37	368,380 55
Williamsburg City Fire	Brooklyn	-----	44,240 19	612,742 30	632,794 24
Williamsburg City Fire	Brooklyn	-----	64,602 16	-----	-----
Totals	-----	\$962,794 28	\$2,691,547 58	\$72,592,017 53	\$30,860,500 06

TABLE No. 23.

Showing the various items composing the Income of Fire and Marine Insurance Companies doing business in California, on December 31, 1894—Companies of other States.

Name.	Location.	Fire Premiums.	Marine Premiums.	Interest on Bonds and Mortgages.
Ætna	Hartford	\$3,677,898 31	\$201,118 05	\$1,960 00
Agricultural	Watertown, New York	961,215 62		71,766 66
American	Newark	529,863 50		72,970 29
American Central	St. Louis	792,958 21		
American Fire	Philadelphia	1,330,152 91		64,611 45
American Fire	New York	1,479,222 81		1,085 00
Broadway	New York	235,882 03		
Connecticut Fire	Hartford	1,666,730 34		42,411 78
Continental	New York	3,197,722 03		6,654 03
Delaware	Philadelphia	629,127 89	184,962 53	7,300 82
Equitable Fire and Marine	Providence, Rhode Island	248,554 14	1,094 36	5,588 79
Fire Association	Philadelphia	2,254,502 64		103,058 99
Firemen's	Baltimore	216,196 41		
Franklin Fire	Philadelphia	513,667 07		16,615 78
German-American	New York	3,154,960 40		11,040 83
Germania Fire	New York	1,120,021 16		40,419 44
Girard Fire and Marine	Philadelphia	469,308 81		31,951 39
Glen's Falls	Glen's Falls, New York	739,849 56		276 00
Greenwich	New York	979,780 10	152,402 37	1,100 00
Hanover Fire	New York	1,338,047 35		71,141 78
Hartford Fire	Hartford	5,690,233 68		40,104 04
Home	New York	4,622,984 09	183,595 15	160,096 01
Insurance Company of North America	Philadelphia	3,569,147 19	1,869,341 38	3,778 38
Insurance Company of the State of Pennsylvania	Philadelphia	293,125 69		18,735 29
Merchants	Newark	781,778 94		4,155 02
Merchants	Providence, Rhode Island	272,087 52		62,818 53
Milwaukee Mechanics	Milwaukee	915,188 10		33,983 67
Mutual Fire	New York	1,062,169 32		1,422 50
National Fire	Hartford	2,300,583 72		39,132 08
Niagara Fire	New York	1,226,432 88	43,864 49	10,132 39
Northwestern National	Milwaukee	673,750 08		11,084 90
Orient	Hartford	1,246,248 08	93,011 35	
Pacific Fire	New York	368,277 76		
Pennsylvania Fire	Philadelphia	1,591,379 75		34,394 86

Name.	Location.	Interest and Dividends from Other Sources.	Rents.	Received from all Other Sources.	Total Income.
Phenix	Brooklyn	4,485,783 42	6,536 99	-----	-----
Phoenix	Hartford	3,507,580 82	14,146 76	-----	-----
Providence-Washington	Providence, Rhode Island	855,224 67	403,048 96	-----	-----
Queen	New York	2,100,614 20	-----	-----	-----
Springfield Fire and Marine	Springfield, Massachusetts	1,776,048 54	16,679 37	-----	-----
St. Paul Fire and Marine	St. Paul	1,021,592 23	51,279 36	242,601 90	-----
Teutonia	New Orleans	309,372 37	22,469 76	-----	-----
Traders	Chicago	652,279 57	13,143 60	-----	-----
Union	Philadelphia	299,094 44	397 50	-----	-----
United Firemen's	Philadelphia	296,677 05	35,176 71	-----	-----
United States Fire	New York	326,617 83	23,835 98	-----	-----
Westchester Fire	New York	1,487,050 16	18,225 49	-----	-----
Williamsburg City Fire	Brooklyn	584,934 88	14,912 87	-----	-----
Totals	-----	\$67,853,918 27	\$3,421,346 28	-----	\$1,164,226 05
Name.	Location.	Interest and Dividends from Other Sources.	Rents.	Received from all Other Sources.	Total Income.
Ætna	Hartford	\$475,656 73	\$2,355 14	-----	\$4,358,988 23
Agricultural	Watertown, New York	20,120 56	804 59	-----	1,053,907 43
American	Newark	32,678 35	2,092 51	-----	637,604 65
American Central	St. Louis	52,902 17	22,439 18	-----	868,299 56
American Fire	Philadelphia	45,107 06	-----	-----	1,460,198 04
American Fire	New York	51,770 60	-----	\$20,326 62	1,532,078 41
Broadway	New York	15,855 47	251,737 50	-----	1,785,595 06
Connecticut Fire	Hartford	76,452 94	3,467,991 97	-----	3,467,991 97
Continental	New York	242,244 20	21,371 71	-----	901,823 02
Delaware	Philadelphia	46,813 95	5,459 44	28,158 39	273,271 85
Equitable Fire and Marine	Providence, Rhode Island	14,228 30	3,806 26	39 50	2,433,279 93
Fire Association	Philadelphia	122,592 22	3,086 58	-----	238,991 99
Firemen's	Baltimore	17,658 42	5,137 16	-----	665,873 82
Franklin Fire	Philadelphia	124,746 22	8,497 77	2,346 98	3,396,185 09
German-American	New York	241,224 69	-----	-----	1,243,982 18
Germania Fire	New York	112,920 19	-----	893 00	540,933 34
Girard Fire and Marine	Philadelphia	26,160 75	4,151 34	-----	866,223 21
Glen's Falls	Glen's Falls, New York	92,959 43	1,462 83	-----	1,193,264 26
Greenwich	New York	43,532 51	17,273 28	44 42	1,414,695 65
Hanover Fire	New York	67,391 44	8,052 44	-----	6,006,487 37
Hartford Fire	Hartford	237,073 70	8,038 21	-----	5,200,346 59
Home	New York	244,810 27	108,853 01	-----	5,890,438 65
Insurance Company of North America	Philadelphia	230,490 22	1,363 85	1,637 71	317,191 97
Insurance Company of the State of Pennsylvania	Philadelphia	7,219 51	11,430 68	60 73	834,340 95
Merchants	Newark	22,283 87	11,482 12	-----	-----

TABLE No. 23—Continued.

Name.	Location.	Interest and Dividends from Other Sources.	Rents.	Received from all Other Sources.	Total Income.
Merchants.....	Providence, Rhode Island	\$15,625 06			\$291,867 60
Milwaukee.....	Milwaukee	29,670 00	\$1,200 00		1,008,876 63
Mutual Fire.....	New York	42,978 93			1,105,148 25
National Fire.....	Hartford	96,307 86	49 93		2,430,825 18
Niagara Fire.....	New York	39,791 81	25,366 30		1,336,877 98
Northwestern National.....	Milwaukee	40,952 08		\$91,715 70	847,549 94
Orient.....	Hartford	70,469 52	665 50		1,420,526 84
Pacific Fire.....	New York	14,839 36			394,202 02
Pennsylvania Fire.....	Philadelphia	137,476 62	3,661 07		1,766,912 30
Phoenix.....	Brooklyn	162,135 82	15,455 15		4,669,911 38
Phoenix.....	Hartford	190,902 65	7,182 64		3,719,812 87
Providence-Washington.....	Providence, Rhode Island	45,159 84			1,303,433 47
Queen.....	New York	121,707 76			2,222,821 96
Springfield Fire and Marine.....	Springfield, Massachusetts	126,225 90	4,823 98		1,923,777 79
St. Paul Fire and Marine.....	St. Paul	54,534 51	8,579 71		1,378,857 71
Teutonia.....	New Orleans	17,995 56			349,837 69
Traders.....	Chicago	55,570 37			720,993 54
Union.....	Philadelphia	11,765 37	6,582 41		317,839 72
United Firemen's.....	Philadelphia	20,865 20		389 28	353,108 24
United States Fire.....	New York	2,246 83			376,577 34
Westchester Fire.....	New York	45,961 06		905 96	1,552,142 67
Williamsburg City Fire.....	Brooklyn	17,161 35	19,592 47		636,601 57
Totals.....		\$4,025,237 23	\$230,100 40	\$256,735 18	\$76,951,563 41

TABLE No. 24.

Showing the various items composing the Expenditures of Fire and Fire and Marine Insurance Companies doing business in California, on December 31 1894—Companies of other States.

Name.	Location.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commission.
Ætna	Hartford	\$2,255,495 88	\$130,314 39	\$720,000 00	\$634,984 72
Agricultural	Watertown, N. Y.	594,612 13		49,945 00	204,120 77
American	Newark	275,632 63		61,753 00	98,793 03
American Central	St. Louis	482,444 70		120,686 34	120,686 34
American Fire	Philadelphia	1,121,344 13		25,000 00	219,855 72
American Fire	New York	1,018,971 26		42,960 48	227,377 36
Broadway	New York	137,705 83		20,000 00	51,673 00
Connecticut Fire	Hartford	955,099 48		80,000 00	296,840 34
Continental	New York	1,767,268 02		154,298 46	643,638 65
Delaware	Philadelphia	347,160 67	220,078 49		150,138 81
Equitable Fire and Marine	Providence, R. I.	135,695 66	185 44	17,988 50	47,935 08
Fire Association	Philadelphia	1,412,376 18		200,000 00	453,008 07
Firemen's	Baltimore	107,618 99		25,751 88	49,102 32
Franklin Fire	Philadelphia	266,136 09		90,060 00	94,304 11
German-American	New York	1,903,207 98		200,000 00	459,189 70
Germania Fire	New York	530,616 58		100,000 00	184,682 10
Girard Fire and Marine	Philadelphia	200,833 90		60,000 00	96,563 65
Glen's Falls	Glen's Falls, N. Y.	375,672 64		40,000 00	138,249 52
Greenwich	New York	697,517 93	96,306 66	20,000 00	224,877 28
Hanover Fire	New York	597,416 35		100,000 00	235,771 55
Hartford Fire	Hartford	2,783,297 02		300,000 00	928,234 20
Home	New York	2,918,242 73	76,363 00	299,550 00	845,133 43
Insurance Co. of North America	Philadelphia	2,227,157 88	1,512,042 73	360,000 00	877,016 76
Insurance Co. of the State of Pennsylvania	Philadelphia	207,567 01			77,582 00
Merchants	Newark	509,768 76		24,000 00	146,282 34
Merchants	Providence, R. I.	157,160 39		12,000 00	53,085 47
Milwaukee Mechanics	Milwaukee	525,223 04		40,000 00	255,210 03
Mutual Fire	New York	920,059 80		23,344 51	141,385 33
National Fire	Hartford	1,127,559 08		100,000 00	395,943 53
Niagara Fire	New York	929,011 10	33,812 24	49,977 50	192,598 00
Northwestern National	Milwaukee	329,625 53		60,000 00	131,672 43
Orient	Hartford	823,479 25	70,302 67		252,913 18
Pacific Fire	New York	253,852 60		20,000 00	78,199 98
Pennsylvania Fire	Philadelphia	978,937 87		60,000 00	429,422 01

TABLE No. 24—Continued.

Name.	Location.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commission.
Phenix	Brooklyn	\$2,754,172 44		\$100,000 00	\$624,337 93
Phenix	Hartford	2,206,976 70		280,000 00	574,813 43
Providence-Washington	Providence, R. I.	476,620 54	\$256,369 41	12,000 00	217,514 90
Queen	New York	1,397,933 54			326,720 95
Springfield Fire and Marine	Springfield, Mass.	1,127,780 04			298,246 42
St. Paul Fire and Marine	St. Paul	694,476 49	188,559 03	50,000 00	262,789 73
Teutonia	New Orleans	166,118 89	8,322 14	12,500 00	59,865 46
Traders	Chicago	421,960 15		50,000 00	112,378 22
Union	Philadelphia	152,485 87	580 98	50 35	55,623 10
United Firemen's	Philadelphia	174,955 23		24,000 00	63,326 93
United States Fire	New York	182,143 78	11,279 49	15,000 00	88,386 69
Westchester Fire	New York	839,792 90		30,000 00	302,799 02
Williamsburg City Fire	Brooklyn	295,481 15		49,230 00	136,709 13
Totals		\$40,760,766 81	\$2,604,516 67	\$4,189,409 68	\$12,540,002 78
Name.	Location.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
Aetna	Hartford	\$244,242 25	\$70,533 81	\$265,376 37	\$4,320,947 42
Agricultural	Watertown, N. Y.	120,528 46	21,858 67	96,091 32	1,087,156 35
American	Newark	49,725 13	22,344 09	31,753 32	540,001 20
American Central	St. Louis	62,799 13	16,838 36	99,367 69	842,136 22
American Fire	Philadelphia	105,984 00	32,257 01	103,054 05	1,607,494 91
American Fire	New York	106,611 25	21,400 09	119,617 59	1,536,938 03
Broadway	New York	15,470 00	3,843 05	27,865 10	256,556 98
Connecticut Fire	Hartford	130,113 31	36,362 97	123,513 94	1,621,930 04
Continental	New York	273,880 30	58,672 45	206,038 53	3,103,796 41
Delaware	Philadelphia	73,382 59	26,189 72	79,154 62	896,164 90
Equitable Fire and Marine	Providence, R. I.	22,812 71	9,693 24	17,270 70	251,581 33
Fire Association	Philadelphia	277,716 18	50,032 31	1,000 66	2,394,133 40
Firemen's	Baltimore	10,433 32	11,181 32	11,976 22	216,064 05
Franklin Fire	Philadelphia	37,550 00	21,059 19	88,859 68	597,969 07
German-American	New York	287,350 34	73,627 85	218,879 94	3,142,255 81
Germania Fire	New York	122,920 77	24,783 91	83,049 54	1,046,052 90
Girard Fire and Marine	Philadelphia	58,000 00	16,051 49	28,552 90	459,701 94
Glen's Falls	Glen's Falls, N. Y.	53,062 76	32,223 46	50,222 60	689,430 98
Greenwich	New York	93,869 30	14,453 07	74,862 40	1,221,886 64

Hanover Fire.....	New York.....	131,147 62	30,550 75	156,778 00	1,251,664 27
Hartford Fire.....	Hartford.....	348,443 44	78,159 99	536,523 94	4,974,658 59
Home.....	New York.....	400,010 85	97,230 15	376,936 22	5,013,456 38
Insurance Company of North America.....	Philadelphia.....	267,346 38	113,065 33	328,026 72	5,684,655 80
Insurance Co. of the State of Pennsylvania.....	Philadelphia.....	22,285 89	3,961 71	7,598 47	318,995 08
Merchants.....	Newark.....	37,303 76	23,960 39	835,087 44	267,627 66
Milwaukee Mechanics.....	Providence, R. I.....	38,020 14	7,331 66	267,627 66	924,321 95
Mutual Fire.....	Milwaukee.....	44,377 28	31,619 50	49,892 10	1,289,458 86
National Fire.....	New York.....	56,343 69	17,977 44	130,348 09	2,031,818 39
Niagara Fire.....	Hartford.....	156,624 74	54,833 24	196,837 74	1,480,183 96
Northwestern National.....	New York.....	163,397 77	35,932 19	75,455 16	658,962 06
Orient.....	Milwaukee.....	78,776 26	14,454 59	44,433 25	1,352,437 92
Pacific Fire.....	Hartford.....	105,142 47	28,323 66	72,276 69	413,144 14
Pennsylvania Fire.....	New York.....	32,785 07	8,272 83	21,033 66	1,599,269 45
Phoenix.....	Philadelphia.....	51,700 00	29,545 68	50,263 89	4,222,444 38
Providence-Washington.....	Brooklyn.....	308,143 28	73,876 51	361,914 22	3,673,417 66
Queen.....	Hartford.....	171,498 83	69,725 07	370,400 63	1,136,329 72
Springfield Fire and Marine.....	Providence, R. I.....	75,464 51	24,342 71	74,017 65	2,093,445 51
St. Paul Fire and Marine.....	New York.....	175,531 26	40,566 46	152,693 30	1,893,932 75
Teutonia.....	Springfield, Mass.....	79,496 69	61,130 60	177,279 00	1,350,847 70
Traders.....	St. Paul.....	63,658 80	25,299 95	66,063 70	298,945 42
Union.....	New Orleans.....	22,270 98	9,621 07	20,246 88	700,982 17
United Firemen's.....	Chicago.....	54,489 46	19,262 02	42,892 32	267,666 71
United States Fire.....	Philadelphia.....	26,209 33	8,881 07	23,836 01	310,874 50
Westchester Fire.....	Philadelphia.....	18,244 33	9,394 83	20,953 18	356,848 85
Williamsburg City Fire.....	New York.....	25,593 16	7,842 10	26,603 63	1,419,871 88
Totals.....	New York.....	46,378 12	28,285 87	172,615 97	583,116 59
	Brooklyn.....	60,943 34	6,698 55	34,054 42	
		\$5,208,079 25	\$1,523,624 98	\$5,410,264 20	\$72,236,664 37

TABLE No. 25.

Showing amount of Risks Written, Premiums Received, and amount of Risks in Force on December 31, 1894, with Premiums thereon, of Fire and Fire and Marine Insurance Companies doing business in California—Companies of other States.

Name.	Location.	RISKS WRITTEN DURING THE YEAR.				
		Fire.	Premiums.	Marine.	Premiums.	Total Premiums.
Ætna	Hartford	\$345,449,164 00	\$4,445,448 53	\$62,009,542 00	\$253,590 76	\$4,699,039 29
Agricultural	Watertown, N. Y.	1,27,469,100 00	1,203,850 00	-----	-----	1,203,850 00
American	Newark	65,701,713 00	662,028 61	-----	-----	662,028 61
American Central	St. Louis	72,542,811 00	973,916 72	-----	-----	973,916 72
American Fire	Philadelphia	129,639,519 00	1,565,530 80	-----	-----	1,565,530 80
American Fire	New York	157,742,334 00	1,819,810 45	-----	-----	1,819,810 45
Broadway	New York	24,177,926 00	283,562 19	-----	-----	283,562 19
Connecticut Fire	Hartford	144,862,485 00	1,931,246 60	-----	-----	1,931,246 60
Continental	New York	418,163,990 00	3,627,330 51	-----	-----	3,627,330 51
Delaware	Philadelphia	71,473,905 00	901,455 30	37,106,403 00	215,325 60	1,116,780 90
Equitable Fire and Marine	Providence, R. I.	24,614,961 00	296,508 21	144,305 00	1,178 77	297,686 98
Fire Association	Philadelphia	268,902,611 00	2,794,321 37	-----	-----	2,794,321 37
Firemen's	Baltimore	28,437,864 00	292,659 00	-----	-----	292,659 00
Franklin Fire	Philadelphia	51,068,449 00	619,019 35	-----	-----	619,019 35
German-American	New York	399,339,611 00	4,290,562 95	-----	-----	4,290,562 95
Germania Fire	New York	183,534,109 00	1,568,430 52	-----	-----	1,568,430 52
Glad Fire and Marine	Philadelphia	49,216,302 00	583,888 69	-----	-----	583,888 69
Glen's Falls	Glen's Falls, N. Y.	79,164,221 00	873,601 85	40,175,651 00	172,901 52	873,601 85
Greenwich	New York	161,732,353 00	1,208,022 35	-----	-----	1,380,923 87
Hanover Fire	New York	143,614,037 00	1,634,825 70	-----	-----	1,684,825 70
Hartford Fire	Hartford	545,262,979 00	6,819,224 67	-----	-----	6,819,224 67
Home	New York	612,615,895 00	5,835,259 85	-----	-----	6,031,741 16
Insurance Company of North America	Philadelphia	548,845,497 00	4,399,097 15	-----	-----	6,903,847 81
Insurance Co. of the State of Pennsylvania	Philadelphia	29,300,034 00	391,094 54	393,886,542 00	2,504,750 66	391,094 54
Merchants	Newark	84,160,387 00	972,581 96	-----	-----	972,581 96
Milwaukee Mechanics	Providence, R. I.	26,322,888 00	318,245 56	-----	-----	318,245 56
Mutual Fire	Milwaukee	74,502,182 00	1,096,495 45	-----	-----	1,096,495 45
National Fire	New York	115,921,997 00	1,429,106 96	-----	-----	1,429,106 96
Niagara Fire	Hartford	225,093,926 00	2,763,937 56	-----	-----	2,763,937 56
Northwestern National	New York	197,472,070 00	2,090,533 05	2,176,665 00	59,471 63	2,150,004 68
	Milwaukee	65,959,884 00	850,430 20	-----	-----	850,430 20

Orient.....	Hartford.....	130,073,121 00	1,681,127 67	7,393,769 00	101,977 61	1,783,105 28
Pacific Fire	New York	46,243,793 00	493,526 24	---	---	493,526 24
Pennsylvania Fire	Philadelphia	179,985,933 00	1,988,345 28	---	---	1,988,345 28
Phenix	Brooklyn	391,997,922 00	5,037,841 43	---	---	5,037,841 43
Phoenix	Hartford	341,299,417 00	4,085,061 25	---	---	4,085,061 25
Providence-Washington	Providence, R. I.	107,869,172 00	1,099,617 35	81,323,890 00	483,427 73	1,583,045 08
Queen	New York	219,441,912 00	2,663,032 09	---	---	2,663,032 09
Springfield Fire and Marine	Springfield, Mass.	121,884,135 00	2,119,114 66	---	---	2,119,114 66
St. Paul Fire and Marine	St. Paul	79,669,565 00	1,021,592 23	25,176,934 00	242,601 90	1,264,194 13
Teutonia	New Orleans	26,949,947 00	434,734 38	6,322,713 00	32,899 36	467,633 74
Traders	Chicago	53,471,779 00	827,435 18	---	---	827,435 18
Union	Philadelphia	32,768,124 00	351,288 50	---	---	351,288 50
United Firemen's	Philadelphia	30,085,216 00	346,318 14	---	---	346,318 14
United States Fire	New York	41,648,477 00	434,720 85	954,810 00	25,693 23	460,414 08
Westchester Fire	New York	137,926,262 00	1,649,890 69	---	---	1,649,890 69
Williamsburg City Fire	Brooklyn	75,969,786 00	651,473 41	---	---	651,473 41
Totals	---	\$7,489,649,765 00	\$83,477,146 00	\$720,399,548 00	\$4,340,300 08	\$87,817,446 08

TABLE No. 25—Continued.

Name.	Location.	RISKS IN FORCE DECEMBER 31, 1894.				
		Fire.	Premiums.	Marine.	Premiums.	Total Premiums.
Etina	Hartford	\$470,659,802 00	\$5,818,141 39	\$3,721,045 00	\$104,235 27	\$5,922,376 66
Agricultural	Watertown, N. Y.	280,051,318 00	2,749,370 52	-----	-----	2,749,370 52
American	Newark	102,045,569 00	959,789 75	-----	-----	959,789 75
American Central	St. Louis	103,358,241 00	1,290,635 68	-----	-----	1,290,635 68
American Fire	Philadelphia	158,159,645 00	2,032,075 34	-----	-----	2,032,075 34
American Fire	New York	128,609,315 00	1,490,345 94	-----	-----	1,490,345 94
Broadway	New York	37,367,190 00	297,715 83	-----	-----	297,715 83
Connecticut Fire	Hartford	138,142,484 00	2,456,177 07	-----	-----	2,456,177 07
Continental	New York	626,923,922 00	6,482,404 76	-----	-----	6,482,404 76
Delaware	Philadelphia	67,921,116 00	842,079 56	11,514,870 00	20,320 22	862,399 78
Equitable Fire and Marine	Providence, R. I.	29,983,188 00	355,713 89	20,685 00	427 71	356,141 60
Fire Association	Philadelphia	307,003,369 00	3,310,155 71	-----	-----	3,310,155 71
Firemen's	Baltimore	25,176,341 00	263,781 54	-----	-----	263,781 54
Franklin Fire	Philadelphia	80,560,812 00	932,048 32	-----	-----	932,048 32
German-American	New York	567,985,207 00	5,509,733 18	-----	-----	5,509,733 18
Germania Fire	New York	272,841,150 00	2,267,758 94	-----	-----	2,267,758 94
Girard Fire and Marine	Philadelphia	93,157,349 00	1,285,525 59	-----	-----	1,285,525 59
Glen's Falls	Glen's Falls, N. Y.	140,118,516 00	1,499,342 95	-----	-----	1,499,342 95
Greenwich	New York	231,565,872 00	1,415,982 73	1,755,145 00	58,043 15	1,474,025 88
Hanover Fire	New York	159,701,134 00	1,768,358 75	-----	-----	1,768,358 75
Hartford Fire	Hartford	679,136,986 00	8,206,593 64	-----	-----	8,206,593 64
Home	New York	820,748,178 00	8,478,194 00	5,965,203 00	154,606 00	8,632,800 00
Insurance Company of North America	Philadelphia	581,998,021 00	5,485,598 86	21,063,710 00	367,117 53	5,852,716 39
Insurance Co. of the State of Pennsylvania	Philadelphia	28,205,403 00	370,879 49	-----	-----	370,879 49
Merchants	Newark	107,503,920 00	1,199,526 65	-----	-----	1,199,526 65
Merchants	Providence, R. I.	30,644,112 00	338,828 26	-----	-----	338,828 26
Milwaukee Mechanics	Milwaukee	108,169,070 00	1,360,242 99	-----	-----	1,360,242 99
Mutual Fire	New York	80,500,856 00	968,806 82	-----	-----	968,806 82
National Fire	Hartford	275,602,462 00	3,349,494 34	-----	-----	3,349,494 34
Niagara Fire	New York	198,302,222 00	1,851,972 48	1,062,669 00	34,520 16	1,886,492 64
Northwestern National	Milwaukee	116,911,656 00	1,358,861 12	-----	-----	1,358,861 12
Orient	Hartford	142,576,217 00	1,755,871 97	1,197,600 00	40,886 70	1,796,758 67
Pacific Fire	New York	54,873,262 00	541,020 28	-----	-----	541,020 28
Pennsylvania Fire	Philadelphia	239,565,299 00	2,515,153 46	-----	-----	2,515,153 46

Phenix	573,154,894 00	7,457,667 54		7,457,667 54
Phoenix	381,879,635 00	4,549,486 92		4,549,486 92
Providence-Washington	104,050,138 00	1,110,743 96	204,637 00	1,315,380 96
Queen	282,095,923 00	3,301,695 33		3,301,695 33
Springfield Fire and Marine	208,733,089 00	2,709,909 26		2,709,909 26
St. Paul Fire and Marine	120,376,223 00	1,619,848 27	108,289 73	1,728,138 00
Teutonia	23,704,483 00	280,277 00		280,277 00
Traders	58,271,088 00	886,542 72		886,542 72
Union	34,459,256 00	387,520 58		387,520 58
United Firemen's	33,829,320 00	400,387 18		400,387 18
United States Fire	39,823,086 00	408,521 17	21,075 30	429,596 47
Westchester Fire	194,075,997 00	2,152,063 91		2,152,063 91
Williamsburg City Fire	116,565,945 00	975,177 68		975,177 68
Totals	\$9,707,118,281 00	\$107,078,023 32	\$1,114,158 77	\$108,192,182 09

TABLE No. 26.—Summary of Assets, Liabilities, Income, Expenditures, etc., and Net Surplus of Fire and Marine Insurance Companies doing business in California, on December 31, 1894.—Companies of Foreign Countries.

Name.	Location.	Cash Capital Paid Up.	Total Assets.	Liabilities, Capital Not Included.	Total Income.
Aachen and Munich Fire	Aix-la-Chapelle, Germany		\$999,867 90	\$150,727 06	\$177,802 17
Alliance*	London	\$720,000 00	10,343,489 39	8,770,547 11	1,888,236 40
Atlas	London	400,000 00	1,051,215 93	347,058 36	574,301 95
Balaise Fire	Basle, Switzerland		1,164,196 76	777,819 48	1,212,964 23
British America*	Toronto		2,214,810 67	1,690,924 71	2,175,808 93
Caledonian*	Edinburgh		19,879,082 00	14,311,189 82	8,172,852 08
Commercial Union	London	1,250,000 00	1,330,770 13	902,665 95	1,109,353 90
Hamburg-Brenen*	Hamburg		1,872,023 50	705,225 80	1,700,989 54
Helvetia Swiss Fire	St. Gall, Switzerland	400,000 00	1,935,996 98	1,005,151 77	1,193,795 68
Imperial*	London		2,294,986 47	1,534,919 79	1,908,452 23
Lancashire*	Manchester		855,948 56	470,347 94	569,355 32
Lion Fire*	London	1,228,200 00	50,728,808 47	35,431,602 28	9,021,880 52
Liverpool and London and Globe	Liverpool		2,253,253 47	1,037,993 32	1,368,943 94
London*	London		2,700,869 88	1,850,248 99	2,025,722 63
London and Lancashire*	Liverpool		5,798,253 91	3,502,917 43	4,457,752 54
Magdeburg Fire	Magdeburg	750,000 00	2,104,770 02	1,589,749 27	1,706,955 70
Manchester Fire*	Manchester		2,573,990 00	774,621 00	1,402,795 00
New Zealand	Auckland	1,000,000 00	17,157,402 10	3,981,553 74	7,507,858 52
North British and Mercantile	London	347,500 00	1,123,973 73	471,087 21	636,803 00
North German Fire	Hamburg	375,000 00	23,363,859 22	17,225,664 16	5,605,527 63
Northern	London	1,500,000 00	5,879,270 91	2,935,710 23	4,543,951 54
Norwich Union	Norwich, England	660,000 00	2,389,092 60	1,767,446 72	2,380,086 61
Palatine*	Manchester		1,957,201 45	1,367,784 00	908,722 00
Patriotic	Dublin	594,675 00	2,504,437 11	1,773,555 47	2,016,409 70
Phoenix*	London		776,920 65	416,039 51	509,886 18
Prussian National*	Stettin		47,757,036 49	33,612,341 03	11,348,220 00
Royal	Liverpool	1,878,510 00	21,425,425 80	11,975,291 61	3,423,115 37
Royal Exchange	London	3,446,099 45	2,893,066 50	1,305,042 63	1,538,136 96
Scottish Union and National*	Edinburgh		2,433,165 11	1,713,055 37	1,661,551 06
Sun Fire*	London		5,493,831 65	4,320,380 63	2,093,402 83
Svea	Göthenburg, Sweden	533,333 33	1,541,873 15	922,999 64	613,746 25
Transatlantic Fire	Hamburg	300,000 00	1,012,116 32	528,118 94	678,448 05
Union*	London		1,642,001 80	1,112,506 02	1,715,847 03
Western*	Toronto				
Totals		\$18,473,317 78	\$249,454,008 63	\$160,242,286 59	\$86,909,745 49

* United States Branch statement.

TABLE No. 26--Continued.

Name.	Location.	Total Expenditures.	Losses Incurred During the Year.	Net Surplus.
Aachen and Munich Fire.....	Aix-la-Chapelle, Germany.....	\$168,712 27	\$78,487 60	\$849,140 84
Alliance*.....	London.....	1,730,436 71	982,715 00	852,942 28
Atlas.....	London.....	538,563 32	330,419 80	304,157 57
Balaise Fire.....	Basle, Switzerland.....	1,066,924 99	693,866 96	386,377 28
British America*.....	Toronto.....	1,927,797 12	1,149,133 94	528,885 96
Caledonian*.....	Edinburgh.....	7,437,352 82	4,058,669 00	4,317,892 18
Commercial Union.....	London.....	957,972 47	573,185 60	428,104 18
Hamburg-Bremen*.....	Hamburg.....	686,913 51	382,935 09	766,797 70
Helvetia Swiss Fire.....	St. Gall, Switzerland.....	1,108,557 64	675,475 03	930,845 21
Imperial*.....	London.....	1,869,386 68	1,101,391 00	760,066 68
Lancashire*.....	Manchester.....	536,966 13	346,280 33	385,600 62
Lion Fire*.....	London.....	8,214,534 91	4,511,205 13	14,067,006 19
Liverpool and London and Globe.....	Liverpool.....	1,171,992 57	784,759 65	1,215,260 15
London*.....	London.....	1,822,552 27	1,062,848 66	850,620 89
London and Lancashire*.....	Liverpool.....	3,578,779 26	2,302,213 52	1,545,336 48
Magdeburg Fire.....	Magdeburg.....	1,774,436 70	1,120,311 63	535,020 75
Manchester Fire*.....	Manchester.....	1,315,769 00	773,065 00	799,369 00
New Zealand.....	Auckland.....	7,638,220 07	4,127,472 94	9,758,348 36
North British and Mercantile.....	London.....	607,022 60	379,576 16	277,886 52
North German Fire.....	Hamburg.....	4,852,299 16	1,924,639 67	4,638,195 06
Northern.....	London.....	4,156,531 44	2,506,352 04	2,283,660 68
Norwich Union.....	Norwich, England.....	2,214,833 23	1,420,526 00	621,645 88
Palatine*.....	Manchester.....	853,392 00	519,051 00	730,881 64
Patriotic.....	Dublin.....	1,848,871 98	1,151,065 00	360,881 14
Phoenix*.....	London.....	484,023 33	304,215 92	12,266,185 46
Prussian National*.....	Stettin.....	10,367,272 50	5,939,205 00	6,004,034 74
Royal.....	Liverpool.....	3,070,906 30	971,412 00	1,591,023 87
Royal Exchange.....	London.....	1,180,633 84	754,336 46	720,109 74
Scottish Union and National*.....	Edinburgh.....	1,690,537 55	1,024,718 16	640,117 99
Sun Fire*.....	London.....	2,093,277 20	575,950 73	318,873 61
Svea.....	Gothenburg, Sweden.....	633,070 87	375,401 90	483,997 38
Transatlantic Fire.....	Hamburg.....	473,390 73	338,297 25	529,495 78
Union*.....	London.....	1,640,291 56	1,059,313 17	\$70,743,661 81
Western*.....	Toronto.....			
Totals.....		\$79,702,192 73	\$44,298,476 34	

* United States Branch statement.

TABLE No. 27.—*Showing the Assets of Fire and Marine Insurance Companies doing business in California, on December 31, 1894—Companies of Foreign Countries.*

Name.	Location.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds Owned by the Company.	Collateral Loans.	Cash in Office and in Banks.
Aachen and Munich Fire	Aix-la-Chapelle, Ger.					
Alliance*	London.	\$160,000 00	\$52,000 00	\$400,760 00		\$330,886 57
Atlas	London.	433,836 06	1,909,216 73	2,021,494 20	\$4,762,757 94	335,434 69
Balaise Fire	Basle, Switzerland	265,819 24	338,800 00	188,051 14		138,976 33
British America*	Toronto.		60,000 00	874,119 91		19,479 85
Caledonian*	Edinburgh.		50,000 00	1,729,975 00		271,424 56
Commercial Union	London.		562,938 61	5,034,911 00		1,780,063 16
Hamburg-Bremen*	Hamburg.			1,159,443 75		71,764 73
Helvetia Swiss Fire	St. Gall, Switzerland			757,517 43		259,544 79
Imperial*	London.	42,000 00	619,495 21	1,113,820 00		143,077 19
Lancashire*	London.	476,634 70		1,559,055 00		92,404 55
Lion Fire*	Manchester	385,585 72		434,531 25	4,500 00	139,503 80
Liverpool and London and Globe	Liverpool.	5,623,125 21	7,869,926 85	26,998,400 57	2,672,406 11	3,876,749 12
London*	Liverpool.		15,000 00	1,831,362 50		226,323 79
London and Lancashire*	Liverpool.	239,125 00		1,917,140 00		167,434 00
Magdeburg Fire	Magdeburg.		1,285,706 55	2,332,156 35	350 00	793,407 20
Manchester Fire*	Manchester	449,349 75	50,000 00	1,739,541 25		43,835 24
New Zealand	Auckland.		175,514 00	358,732 00	245,571 00	80,985 00
North British and Mercantile.	London.	1,427,792 00	523,504 52	11,339,234 48	90,000 00	810,545 53
North German Fire	Hamburg.	2,705,422 71	255,375 00	434,286 81	11,000 00	239,027 20
Northern	London.	100,000 00	1,880,467 69	13,582,864 25	3,274,273 98	617,647 39
Norwich Union.	Norwich, England	1,417,039 66	155,000 00	3,736,902 43		863,176 00
Palatine*	Manchester	182,000 00	50,000 00	1,713,522 00		195,618 83
Patriotic	Dublin		600,276 00	588,649 00	67,579 00	42,460 00
Phoenix*	London.	55,815 00		1,775,812 50		445,728 87
Prussian National*	Stettin.			630,998 75		26,005 24
Royal	Liverpool.	4,738,176 73	7,516,411 69	25,932,690 87	6,100,419 73	1,922,764 75
Royal Exchange	London.	198,770 05	4,460,591 55	11,139,587 40	4,621,577 40	563,729 20
Scottish Union and National*	Edinburgh.		1,393,616 42	1,087,911 73		182,878 44
Sun Fire*	London.	240,000 00	422,000 00	1,271,730 00		144,883 05
Svea.	Gothenburg, Sweden	752,133 33	1,895,228 47	1,497,047 15	669,479 44	114,253 29
Transatlantic Fire	Hamburg.	87,500 00		986,998 02		136,677 82
Union*	London.			863,732 50		31,925 33
Western*	Toronto.		20,000 00	1,166,773 75		119,753 02
Totals		\$22,201,766 62	\$32,362,679 29	\$128,199,752 99	\$22,519,914 60	\$15,278,374 53

* United States Branch statement.

TABLE No. 27—Continued.

Name.	Location.	Interest due and Accrued.	Premiums in Course of Collection.	Bills Payable, Not Matured, Taken for Fire and Marine Risks.	All Other Assets.	Total Assets.
Aachen and Munich Fire	Aix-la-Chapelle, Ger.					
Alliance*	London	\$8,630 84	\$47,590 49			\$999,867 90
Atlas	London	97,581 50	732,650 52		\$517 75	10,343,489 89
Baloise Fire	Basle, Switzerland	5,720 98	111,336 41		2,511 83	1,051,215 93
British America*	Toronto	13,724 68	182,242 78	\$14,629 54		1,164,196 76
Caledonian*	Edinburgh	14,496 67	143,668 26		5,246 18	2,214,810 67
Commercial Union.	London	6,222 92	1,335,296 50	66,778 75	8,926,224 60	19,879,082 00
Hamburg-Bremen*	Hamburg	1,000 00	98,561 65			1,330,770 43
Helvetia Swiss Fire	St. Gall, Switzerland	21,786 74	171,679 33			1,872,023 50
Imperial*	London	4,620 83	194,127 35		3,716 91	1,935,996 98
Lancashire*	Manchester		257,941 20			2,294,986 47
Lion Fire*	London	10,917 60	64,885 91			855,948 56
Liverpool and London and Globe.	Liverpool	407,814 79	1,568,544 57		1,709,841 25	50,726,808 47
London*	London	5,864 59	160,996 11		889 52	2,253,253 47
London and Lancashire*	Liverpool		310,819 31	12,816 96	772 74	2,700,869 88
Magdeburg Fire.	Magdeburg	13,267 29	248,454 62	5,578 83	675,562 15	5,798,253 91
Manchester Fire*	Manchester		270,040 86		1,352 67	2,104,770 02
New Zealand	Auckland	7,755 00	245,986 00	27,617 00	4,038 00	2,573,990 00
North British and Mercantile	London	49,585 21	1,605,453 70	26,401 62	7,254 33	17,157,402 10
North German Fire.	Hamburg		84,284 72			1,123,973 73
Northern	London	240,948 71	1,219,515 62	134,417 98	996,683 94	23,363,859 22
Norwich Union	Norwich, England	45,526 16	844,130 87	52,535 45		5,879,270 91
Palatine*	Manchester	2,287 92	427,663 85			2,389,092 60
Patriotic	Dublin	33,442 45	385,633 00	356 00	182,991 00	1,957,201 45
Phoenix*	London	17,942 50	247,766 68		17,186 56	2,504,437 11
Prussian National*	Stettin	12,082 34	107,826 57		7 75	776,920 65
Royal	Liverpool	387,549 60	1,159,023 12			47,757,036 49
Royal Exchange	London	162,258 20	122,865 30	16,383 75	144,662 95	21,425,425 80
Scottish Union and National*	Edinburgh	33,364 22	197,721 99		573 70	2,896,066 50
Sun Fire*	London	35,971 46	317,042 10		1,538 50	2,433,165 11
Svea	Gothenburg, Sweden	51,071 07	34,545 92	168,469 39	311,603 59	5,493,831 65
Transatlantic Fire	Hamburg	2,574 08	302,393 96		25,729 27	1,541,873 15
Union*	London	103 07	116,354 42			1,012,116 32
Western*	Toronto		284,478 12	50,996 91		1,642,201 80
Totals		\$1,694,111 42	\$13,601,521 81	\$576,982 18	\$13,018,905 19	\$249,454,008 63

* United States Branch statement.

TABLE No. 23.—Showing the various items composing the Liabilities, except Capital Stock, of Fire and Fire and Marine Insurance Companies doing business in California on December 31, 1894—Companies of Foreign Countries.

Name.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends Remaining Unpaid.	Fire Reinsurance.
Aachen and Munich Fire	Aix-la-Chapelle, Ger.					
Alliance*	London	\$12,262 00	\$7,575 00	\$900 00	---	\$122,255 50
Atlas	London	---	299,821 58	---	\$3,415 00	564,360 03
Baloise Fire	Basle, Switzerland	42,471 20	27,962 40	---	204 00	276,430 76
British America*	Toronto	27,205 78	100,490 62	23,030 00	---	562,557 03
Caledonian*	Edinburgh	257,153 29	---	---	---	1,368,530 39
Commercial Union	London	---	743,525 00	---	1,990 66	1,879,575 00
Hamburg-Bremen*	Hamburg	4,875 00	61,830 00	30,900 00	---	788,311 74
Helvetia Swiss Fire	St. Gall, Switzerland	72,666 67	---	---	---	430,617 59
Imperial*	London	11,016 83	87,285 78	12,517 14	---	869,449 89
Lancashire*	Manchester	105,321 41	129,971 85	45,050 41	---	1,209,576 12
Lion Fire*	London	26,169 07	48,063 16	9,250 97	---	374,088 12
Liverpool and London and Globe	Liverpool	844,045 00	---	---	14,710 50	5,558,791 25
London*	London	104,144 80	51,908 00	26,270 00	---	790,756 32
London and Lancashire*	Liverpool	60,376 28	87,676 38	47,932 07	---	1,581,656 36
Magdeburg Fire	Magdeburg	---	646,032 83	---	564 25	1,814,080 98
Manchester Fire*	Manchester	---	90,956 50	48,209 95	---	1,255,826 73
New Zealand	Auckland	124,245 84	193,215 00	---	---	429,114 00
North British and Mercantile	London	601,951 35	---	---	27,671 65	2,400,849 12
North German Fire	Hamburg	69,995 75	8,600 00	---	701 25	305,061 04
Northern	London	338,591 37	---	---	10,398 04	1,754,058 63
Norwich Union	Norwich, England	437,378 16	---	---	28 00	2,461,118 90
Palatine*	Manchester	60,774 18	---	---	---	1,386,957 37
Patriotic	Dublin	---	178,171 00	33,326 01	---	463,269 00
Phoenix*	London	---	111,172 00	---	1,042 00	1,440,057 36
Prussian National*	Stettin	52,327 00	169,870 00	34,724 00	---	310,367 48
Royal	Liverpool	34,289 82	31,497 69	7,680 00	---	7,572,271 50
Royal Exchange	London	737,555 00	---	---	26,009 62	425,321 71
Scottish Union and National*	London	142,721 95	---	---	254,908 70	---
Sun Fire*	Edinburgh	56,174 00	116,368 00	20,699 00	---	1,016,832 11
Svea	London	82,615 05	116,378 82	15,384 00	---	1,434,694 72
Swedish	Gothenburg, Sweden	---	106,666 66	---	13,160 54	417,243 73
Transatlantic Fire	Hamburg	---	105,200 00	---	---	345,166 32
Union*	London	49,108 25	57,944 40	7,800 00	---	389,847 40
Western*	Toronto	172,895 34	---	22,336 00	---	815,208 75
Totals		\$4,528,930 39	\$3,678,172 67	\$386,509 55	\$354,804 21	\$43,214,302 95

* United States Branch statement.

TABLE No. 28—Continued.

Name.	Location.	Marine Reinsurance.	Liability under Life Department.	All Other Claims.	Total Liabilities.	Net Surplus.
Aachen and Munich Fire.	Aix-la-Chapelle, Ger.	-----	-----	-----	-----	-----
Alliance*	London	-----	-----	\$7,734 56	\$150,727 06	\$849,140 84
Atlas	London	-----	-----	77,491 81	8,770,547 11	859,942 28
Baloise Fire.	Basle, Switzerland	-----	-----	-----	347,058 36	304,157 57
British America*	Toronto	\$26,878 06	-----	37,657 99	777,819 48	386,377 28
Caledonian*	Edinburgh	-----	-----	65,241 03	1,690,924 71	523,885 96
Commercial Union	London	905,000 00	8,437,617 20	2,343,481 96	14,311,189 82	4,317,892 18
Hamburg-Bremen*	Hamburg	-----	-----	16,749 21	902,665 95	428,104 18
Helvetia Swiss Fire.	St. Gall, Switzerland	-----	-----	201,941 54	766,797 70	766,797 70
Imperial*	London	-----	-----	24,882 13	705,225 80	930,845 21
Lancashire*	Manchester	-----	-----	1,534,919 79	1,005,151 77	760,066 68
Lion Fire*	London	-----	-----	45,000 00	1,534,919 79	385,600 62
Liverpool and London and Globe.	Liverpool	-----	-----	12,776 62	470,347 94	-----
London*	London	-----	28,094,966 17	919,089 36	35,431,602 28	14,067,006 19
London and Lancashire*	London	37,227 83	-----	27,686 37	1,037,993 32	1,215,260 15
Magdeburg Fire	Liverpool	-----	-----	72,607 90	1,850,248 99	850,620 89
Manchester Fire*	Magdeburg	-----	-----	1,042,259 37	3,502,917 43	1,545,336 48
New Zealand	Manchester	-----	-----	50,510 25	1,569,749 27	535,020 75
North British and Mercantile.	Auckland	134,620 00	-----	17,672 00	774,621 00	799,369 00
North German Fire	London	-----	-----	931,081 62	3,961,553 74	9,758,348 36
Northern	Hamburg	-----	-----	86,739 17	471,087 21	277,886 52
Norwich Union	London	-----	14,651,473 27	471,142 85	17,225,664 16	4,638,195 06
Palatine*	Norwich, England	-----	-----	36,585 17	2,935,710 23	2,283,560 68
Patriotic	Manchester	-----	-----	108,218 16	1,767,446 72	621,645 88
Phoenix*	Dublin	-----	666,722 00	125,579 00	1,367,784 00	-----
Prussian National*	London	-----	-----	76,577 11	1,773,555 47	730,881 61
Royal	Stettin	188 87	-----	32,015 65	416,039 51	360,881 14
Royal Exchange	Liverpool	-----	25,141,724 79	134,780 12	33,612,341 03	12,266,185 46
Scottish Union and National*	London	128,748 70	10,761,955 30	261,655 25	11,975,291 61	6,004,034 74
Sun Fire*	Edinburgh	-----	-----	94,989 52	1,305,042 63	1,591,023 87
Svea	London	-----	-----	63,482 78	1,713,055 37	720,109 74
Transatlantic Fire	Gothenburg, Sweden	-----	3,594,410 97	188,898 43	4,320,380 33	640,117 99
Union*	Hamburg	-----	-----	472,633 22	922,999 54	318,873 61
Western*	London	-----	-----	23,418 89	528,118 94	483,997 38
Toronto	Toronto	64,960 09	-----	37,105 84	1,112,506 02	529,495 78
Totals.	-----	\$1,297,623 55	\$98,774,308 39	\$8,107,634 88	\$160,242,286 59	\$70,743,661 81

* United States Branch statement.

TABLE No. 29.—*Showing the various items composing the Incomes of Fire and Fire and Marine Insurance Companies doing business in California, on December 31, 1894—Companies of Foreign Countries.*

Name.	Location.	Fire Premiums.	Marine Premiums.	Interest on Mortgages.
Aachen and Munich Fire	Aix-la-Chapelle, Germany	\$159,075 55		\$3,526 62
Alliance*	London	1,807,475 60		
Atlas	London	533,915 05		
Balaise Fire	Basle, Switzerland	997,812 01	\$177,772 19	1,228 82
British America*	Toronto	2,105,999 40		3,000 00
Caledonian*	Edinburgh	5,480,416 64	1,142,796 16	
Commercial Union	London	1,062,129 77		
Hamburg-Bremen*	Hamburg	706,790 06		
Helvetia Swiss Fire.	St. Gall, Switzerland	1,139,575 47		26,181 34
Imperial*	London	1,834,047 93		
Lancashire*	Manchester	543,762 40		9,960 01
Lion Fire*	London	8,090,641 67		
Liverpool and London and Globe	Liverpool	928,267 59	368,704 87	
London*	London	1,934,349 32		
London and Lancashire*	Liverpool	4,232,488 60		58,676 99
Magdeburg Fire.	Magdeburg	1,634,963 20		
Manchester Fire*	Manchester	772,792 00	553,102 00	
New Zealand	Auckland	6,976,046 56		
North British and Mercantile	London	603,650 31		10,177 67
North German Fire.	Hamburg	3,508,117 25		
Northern	London	4,390,956 67		4,032 91
Norwich Union	Norwich, England	2,300,016 17		3,000 00
Palatine*	Manchester	887,000 00		
Patriotic	Dublin	1,946,924 26		
Phoenix*	London	484,297 14	653 04	
Prussian National*	Stettin	10,150,025 00		
Royal	Liverpool	1,288,180 10	400,915 67	
Royal Exchange	London	1,440,267 88		67,150 04
Scottish Union and National*	Edinburgh	1,573,039 65		19,516 68
Sun Fire*	London	1,140,141 43		
Svea	Gothenburg, Sweden	568,716 22		
Transatlantic Fire.	Hamburg	652,469 76		
Union*	London	1,274,286 61	393,846 74	
Western*	Toronto			
Totals		\$73,148,337 27	\$3,037,790 67	\$206,451 08

* United States Branch statement.

TABLE No. 29—Continued.

Name.	Location	Interest and Dividends from all Sources.	Income from all Other Sources.	Total Income.
Aachen and Munich Fire	Aix-la-Chapelle, Germany	\$8,000 00	\$7,200 00	\$177,802 17
Alliance*	London	62,505 93	13,344 87	1,888,326 40
Atlas	London	29,116 17	11,270 73	574,301 95
Baioise Fire	Basle, Switzerland	36,151 21		1,212,964 23
British America*	Toronto	67,109 53		2,175,808 93
Caledonian*	Edinburgh	333,210 86	1,216,428 42	8,172,852 08
Commercial Union	London	47,234 13		1,109,363 90
Hamburg-Bremen*	Hamburg	36,756 61	17,463 60	1,193,795 68
Helvetia Swiss Fire	St. Gall, Switzerland	28,018 14		760,939 54
Imperial*	London	67,329 53	7,074 77	1,908,432 23
Lancashire*	Manchester	15,642 91		569,365 32
Lion Fire*	London	931,238 85		9,021,880 52
Liverpool and London and Globe	Liverpool	71,971 48		1,368,943 94
London and Lancashire*	Liverpool	81,703 67	9,669 64	2,025,722 63
Magdeburg Fire	Magdeburg	76,576 51	90,010 44	4,457,752 54
Manchester Fire*	Manchester	71,992 50		1,706,955 70
New Zealand	Auckland	29,671 00	47,230 00	1,402,795 00
North British and Mercantile	London	531,084 46	727 50	7,507,858 52
North German Fire	Hamburg	22,975 02		636,803 00
Northern	London	813,574 79	1,283,835 59	5,605,527 63
Norwich Union	Norwich, England	138,636 04	10,305 92	4,543,931 54
Palatine*	Manchester	77,070 44		2,380,086 61
Patriotic	Dublin	21,320 00	402 00	908,722 00
Phoenix*	London	69,485 44		2,016,409 70
Prussian National*	Stettin	24,936 00		509,886 18
Royal	Liverpool	571,750 00	626,445 00	11,348,220 00
Royal Exchange	London	760,832 70	973,186 90	3,423,115 37
Scottish Union and National*	Edinburgh	30,719 04		1,538,136 96
Sun Fire*	London	58,679 15	10,295 58	1,661,531 06
Svea	Gothenburg, Sweden	388,134 64	565,126 76	2,093,402 83
Transatlantic Fire	Hamburg	37,383 92	7,646 11	613,746 25
Union*	London	25,978 29		678,448 05
Western*	Toronto	47,713 68		1,715,847 03
Totals		\$5,614,502 64	\$4,902,663 83	\$86,949,745 49

* United States Branch statement.

TABLE No. 30.—*Showing the various items composing the Expenditures of Fire and Fire and Marine Insurance Companies doing business in California, on December 31, 1884—Companies of Foreign Countries.*

Name.	Location.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commission.
Aachen and Munich Fire Alliance*	Aix-la-Chapelle, Germany—				
Atlas	London	\$92,415 60			\$31,420 21
Baltise Fire.	London	397,192 37		\$120,318 75	316,191 25
British America*	Basle, Switzerland	326,160 77		36,000 00	88,362 09
Caledonian*	Toronto	567,440 59	\$108,373 57		238,863 09
Commercial Union	Edinburgh	1,195,419 89			381,392 22
Hamburg-Bremen*	London	3,535,247 94	666,151 27	311,587 46	786,977 64
Helvetia Swiss Fire.	Hamburg	591,255 60			189,793 99
Imperial*	St. Gall, Switzerland	382,935 09		88,000 00	104,528 11
Lancashire*	London	696,543 37			202,984 37
Lion Fire*	Manchester	1,184,208 79			330,817 96
Liverpool and London and Globe.	London	348,908 57			105,301 58
London*	Liverpool	4,511,205 13	229,395 36	1,161,364 06	1,230,682 41
London and Lancashire*	London	546,555 52			204,681 71
Magdeburg Fire	Liverpool	1,138,380 79			368,821 91
Manchester Fire*	Magdeburg	2,302,213 52		187,500 00	694,513 02
New Zealand	Manchester	1,194,529 85			322,002 09
North British and Mercantile.	Auckland	466,616 00	306,449 00		51,695 00
North German Fire	London	4,676,706 27		137,500 00	1,190,553 08
Northern	Hamburg	351,512 38		550,142 50	74,150 95
Norwich Union	London	1,956,694 23		75,000 00	585,408 54
Palatine*	Norwich, England	2,500,152 02		336,920 00	902,119 14
Patriotic	Manchester	1,520,535 18		223,652 50	420,402 27
Phoenix*	Dublin	570,468 00		13,215 00	178,980 00
Prussian National*	London	1,195,313 86			380,088 57
Royal	Stettin	289,898 13			107,612 48
Royal Exchange	Liverpool	5,939,205 00		1,095,797 50	189,412 70
Scottish Union and National*	London	648,064 32	323,347 68	482,453 90	238,803 24
Sun Fire*	Edinburgh	745,270 89			286,293 10
Svea	London	1,144,052 87		32,000 00	300,852 69
Transatlantic Fire	Gothenburg, Sweden	575,950 73		30,063 00	86,906 81
Union*	Hamburg	389,572 71			167,393 16
Western*	London	274,171 20			319,292 33
	Toronto	822,707 24	269,626 67		
Totals		\$43,677,504 58	\$1,903,343 55	\$4,881,514 67	\$11,077,297 71

* United States Branch statement.

TABLE No. 30—Continued.

Name.	Location.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
Aachen and Munich Fire	Aix-la-Chapelle, Germany				
Alliance*	London	\$26,837 00	\$1,278 12	\$16,761 34	\$168,712 27
Atlas	London	266,454 93		30,279 41	1,730,436 71
Baloise Fire.	Basle, Switzerland	51,145 51	9,015 98	27,878 97	538,563 32
British America*	Toronto	21,519 56	26,550 26	94,177 92	1,056,924 99
Caledonian*	Edinburgh	95,367 62	54,548 71	201,068 68	1,927,797 12
Commercial Union	London			2,137,388 51	7,437,352 82
Hamburg-Bremen*	Hamburg	88,605 94	25,651 54	62,665 40	957,972 47
Helvetia Swiss Fire.	St. Gall, Switzerland	48,162 62	17,637 06	45,650 63	686,913 51
Imperial*	London	102,879 40	46,668 54	59,481 96	1,108,557 64
Lancashire*	Manchester	158,758 47	41,363 29	154,238 17	1,869,386 68
Lion Fire*	London	35,141 28	16,702 26	30,912 44	556,966 13
Liverpool and London and Globe.	Liverpool	593,009 27	133,431 67	584,842 37	8,214,534 91
London*	London	86,284 32	29,997 59	75,048 07	1,171,962 57
London and Lancashire*	Liverpool	148,003 64	40,564 35	126,781 58	1,892,552 27
Magdeburg Fire.	Magdeburg	185,006 27	33,901 72	173,644 73	3,578,779 26
Manchester Fire*	Manchester	90,235 59	42,072 67	125,596 50	1,774,436 70
New Zealand	Auckland	205,215 00	20,753 00	127,541 00	1,315,769 00
North British and Mercantile.	London	1,195,062 73	5,604 83	20,150 66	7,638,220 07
North German Fire	Hamburg	48,896 44	11,745 71	45,717 12	607,022 60
Northern.	London	665,367 89	80,878 25	1,227,030 19	4,852,239 16
Norwich Union	Norwich, England	266,919 64	47,694 44	215,993 70	4,156,531 44
Palatine*	Manchester	133,411 08	37,411 45	97,073 25	2,214,833 23
Patriotic	Dublin	49,063 00	1,331 00	40,335 00	853,392 00
Phoenix*	London	98,782 52	73,774 98	100,912 05	1,848,871 98
Prussian National*	Stettin	43,551 11	12,323 18	30,638 43	484,023 33
Royal	Liverpool			3,332,270 00	10,367,272 50
Royal Exchange	London			1,427,627 70	3,070,906 30
Scottish Union and National*	Edinburgh	71,295 37	39,742 41	85,521 83	1,180,633 84
Sun Fire*	London	77,904 61	40,395 27	141,891 70	1,690,537 55
Svea	Göthenburg, Sweden	148,486 18		1,035,987 60	2,093,277 20
Transatlantic Fire	Hamburg	43,911 54	14,266 18	68,350 63	633,070 87
Union*	London	3,916 60	10,803 11	17,106 66	473,390 73
Western*	Toronto	33,600 00	42,353 55	152,711 77	1,640,291 56
Totals		\$5,088,795 13	\$960,461 12	\$12,113,275 97	\$79,702,192 73

* United States Branch statement.

TABLE No. 31.—Showing amount of Risks Written, Premiums Received, and amount of Risks in Force on December 31, 1894, with Premiums thereon, of Fire and Marine Insurance Companies doing business in California—Companies of Foreign Countries.

Name.	Location.	RISKS WRITTEN DURING THE YEAR.			
		Fire.	Premiums.	Marine.	Premiums.
Aachen and Munich Fire	Aix-la-Chapelle, Ger.	\$15,709,861 00	\$268,962 21		\$268,962 21
Alliance*	London	825,266,790 00	2,617,797 95		2,617,797 95
Atlas	Basle, Switzerland	180,403,019 00	498,532 55		498,532 55
Balaise Fire	Toronto	86,618,221 00	1,178,034 68	\$16,898,588 00	\$198,010 16
British America*	Edinburgh	192,972,812 00	2,393,376 61		1,376,044 84
Caledonian*	London	1,995,302,890 00	7,325,385 32		2,393,376 61
Commercial Union	Hamburg	102,806,576 00	1,357,453 06	362,848,475 00	8,991,095 32
Hamburg-Bremen*	St. Gall, Switzerland	758,755,652 00	1,443,733 54		1,357,453 06
Helvetia Swiss Fire	London	128,357,301 00	1,538,400 76		1,443,733 54
Imperial*	Lancashire	217,317,627 00	2,624,075 68		1,538,400 76
Lancashire*	London	59,516,821 00	788,240 39		2,624,075 68
Lion Fire*	Liverpool	2,298,720,565 00	11,431,135 08		788,240 39
Liverpool and London and Globe	London	121,798,004 00	1,132,020 29	64,958,478 00	11,431,135 08
London*	Liverpool	251,703,752 00	2,589,846 89		1,567,092 37
London and Lancashire*	Magdeburg	2,727,187,463 00	7,771,190 45		2,589,846 89
Magdeburg Fire	Manchester	158,207,457 00	2,177,186 61		7,771,190 45
Manchester Fire*	Auckland	163,700,075 00	1,937,153 00		2,177,186 61
New Zealand	London	2,853,405,560 00	7,202,547 35	95,750,475 00	1,791,040 00
North British and Mercantile	Hamburg	377,976,348 00	1,283,811 50		7,202,547 35
North German Fire	London	1,142,102,320 00	3,508,117 25		1,283,811 50
Northern	Norwich, England	1,657,592,170 00	5,136,033 91		3,508,117 25
Norwich Union	Manchester	265,863,214 00	3,023,524 32		5,136,033 91
Palatine*	Dublin	503,046,500 00	1,006,093 00		3,023,524 32
Patriotic	London	339,918,012 00	3,310,244 28		1,006,093 00
Phoenix*	Stettin	47,036,613 00	656,461 10	124,189 00	3,310,244 28
Prussian National*	Liverpool	2,463,631,690 00	10,150,025 00		657,114 14
Royal	London	781,186,146 00	1,465,640 05		10,150,025 00
Royal Exchange	Edinburgh	250,137,872 00	2,656,126 00	165,678,195 00	2,217,626 95
Scottish Union and National*	London	201,739,682 00	2,169,913 12		2,656,126 00
Sun Fire*	Gothenburg, Sweden	379,149,499 00	1,609,873 33		2,169,913 12
Svea	Hamburg	343,730,064 00	1,526,110 92		1,609,873 33
Transatlantic Fire	London	72,315,234 00	857,784 37		1,526,110 92
Union*	Toronto	132,226,754 00	1,818,947 91	52,098,243 00	857,784 37
Western*					2,279,116 75
Totals		\$22,095,402,564 00	\$95,603,778 48	\$758,356,643 00	\$99,869,266 50
					\$4,265,488 02

TABLE No. 31—Continued.

		RISKS IN FORCE DECEMBER 31, 1894.			
Name.	Location.	Fire.	Premiums.	Marine.	Premiums.
Aachen and Munich Fire	Aix-la-Chapelle, Ger.				
Alliance*	London	\$14,857,285 00	\$248,709 23		\$248,709 23
Atlas	London	580,943,400 00	1,841,480 36		1,841,480 36
Baloise Fire	Basle, Switzerland	300,029,740 00	533,915 05		533,915 05
British America*	Toronto	79,559,902 00	1,089,772 05	\$2,849,359 00	\$26,878 06
Caledonian*	Edinburgh	246,588,318 00	2,702,573 37		2,702,573 37
Commercial Union	London	879,785,674 00	3,869,010 34		4,813,675 34
Hamburg-Bremen*	Hamburg	119,383,534 00	1,581,255 11		1,581,255 11
Helvetia-Swiss Fire	St. Gall, Switzerland	409,157,900 00	770,171 19		770,171 19
Imperial*	London	172,335,200 00	1,746,913 89		1,746,913 89
Lancashire*	Manchester	202,565,107 00	2,403,498 56		2,403,498 56
Lion Fire*	London	61,478,185 00	753,319 87		753,319 87
Liverpool and London and Globe	Liverpool	2,048,397,455 00	10,286,649 56		10,286,649 56
London*	London	172,368,819 00	1,585,630 12	1,806,202 00	37,227 83
London and Lancashire*	Liverpool	394,005,380 00	3,143,505 91		3,143,505 91
Magdeburg Fire	Magdeburg	182,588,154 00	2,375,343 38		2,375,343 38
Manchester Fire*	Manchester	135,452,860 00	858,229 00		992,849 00
New Zealand	Auckland	2,178,438,105 00	4,801,698 25	21,567,900 00	134,620 00
North British and Mercantile	London	227,813,482 00	579,190 94		4,801,698 25
North German Fire	Hamburg	761,401,547 00	2,338,743 84		579,190 94
Northern	London	1,474,025,260 00	4,869,886 21		2,338,743 84
Norwich Union	Norwich, England	227,164,445 00	2,614,490 91		4,869,886 21
Palatine*	Manchester	463,269,000 00	2,904,178 73		2,614,490 91
Patriotic	Dublin	293,367,536 00	579,664 62		926,538 00
Phoenix*	London	42,338,704 00	14,413,442 86	9,450 00	2,904,178 73
Prussian National*	Stettin	2,789,585,731 00	14,413,442 86		579,853 39
Royal	Liverpool	514,557,755 00	866,957 00		14,413,442 86
Royal Exchange	London	194,517,488 00	1,930,826 80		866,957 00
Scottish Union and National*	Edinburgh	291,268,627 00	2,860,732 59		1,930,826 80
Sun Fire*	London	154,875,183 00	417,243 73		2,860,732 59
Svea	Gothenburg, Sweden	192,701,771 00	692,027 63		417,243 73
Transatlantic Fire	Hamburg	56,498,158 00	750,068 64		692,027 63
Union*	London	117,416,119 00	1,608,785 83	6,730,353 00	750,068 64
Western*	Toronto				1,608,785 83
Totals		\$15,938,765,824 00	\$78,944,453 47	\$122,087,214 00	\$1,219,033 73
					\$80,163,487 20

* United States Branch statement.

TABLE No. 32.—Summary of Assets, Liabilities, Income, Expenditures, etc., of Marine Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	Cash Capital Paid Up.	Assets.	Liabilities, Capital not Included.	Income.
Alliance	Berlin	\$250,000 00	\$594,161 61	\$224,602 48	\$394,452 61
Alliance Marine	London	1,000,000 00	2,697,900 00	276,125 00	816,455 00
Austrian Phoenix	Vienna	800,000 00	1,762,918 85	785,008 94	2,009,577 63
Bavarian Lloyd	Munich	250,000 00	576,452 52	317,542 77	479,233 57
Baloise	Basle, Switzerland	200,000 00	750,273 75	218,825 60	504,745 12
Boston Marine	Boston	1,000,000 00	2,877,581 87	634,178 84	1,239,775 06
British and Foreign Marine	Liverpool	1,310,520 00	7,917,479 18	1,569,252 91	3,112,714 62
Canton	Hong Kong	250,000 00	1,136,438 21	205,431 00	785,138 50
China Traders	Hong Kong	300,000 00	1,366,967 10	230,056 87	629,445 57
Federal Marine	Zurich				
Fonciere	Paris	1,250,000 00	2,698,308 27	984,344 76	1,769,528 38
Frankfort Marine	Frankfort, Germany	312,500 00	1,078,145 82	415,344 60	807,374 63
Helvetia General	St. Gall, Switzerland	400,000 00	1,442,509 11	452,320 05	619,461 54
Indemnity Mutual Marine	London	1,005,000 00	4,001,591 83	316,160 87	1,738,379 12
London and Provincial Marine	London	500,000 00	1,436,375 75	247,563 50	962,882 50
Mannheim	Mannheim	500,000 00	1,499,067 47	396,397 04	936,140 90
Man On	Hong Kong	500,000 00	817,148 85	86,230 00	356,574 41
Marine	London	900,000 00	5,911,709 46	1,211,103 25	1,134,565 97
Maritime	Liverpool	500,000 00	1,925,947 47	568,943 95	927,682 81
Munich	Munich	300,000 00	2,623,274 86	1,854,233 43	4,826,000 66
National Marine	London	250,000 00	818,513 00	336,080 00	820,866 00
North China	Shanghai	600,000 00	1,062,183 26	150,809 76	507,671 13
Ocean Marine	London	500,000 00	2,707,042 00	265,376 00	1,415,540 00
On Tai	Hong Kong	416,666 66	1,005,351 71	15,146 57	287,144 04
Reliance Marine	Liverpool	485,000 00	1,344,564 02	119,817 56	585,522 73
Sea	Liverpool	500,000 00	3,184,676 45	809,744 60	1,011,857 30
Standard Marine	Liverpool	500,000 00	1,457,272 00	359,117 00	426,357 00
Switzerland Marine	Zurich	200,000 00	781,679 07	321,730 70	392,183 43
Thames and Mersey	Liverpool	1,000,000 00	6,825,363 93	1,336,563 37	1,743,749 17
Tokio Marine	Tokio	283,500 00	609,368 72	65,571 04	425,994 14
Transatlantic Marine	Berlin	216,857 15	512,462 53	147,173 93	391,980 90
Union Marine	Liverpool	817,500 00	3,941,223 01	1,076,423 36	1,328,206 49
United States Lloyds	New York	649,841 00	874,534 46	183,109 32	462,094 23
Universo Marine	Milan, Italy	600,000 00	722,174 24	104,138 82	382,567 24
Wilhelma	Magdeburg				
Yangtze	Shanghai	228,241 80	651,760 14	77,986 13	247,431 47
Totals		\$18,775,626 61	\$69,611,760 52	\$15,272,054 02	\$34,479,344 87

TABLE No. 32—Continued.

Name.	Location.	Expenditures.	Losses Incurred during the Year.	Net Surplus.
Alliance	Berlin	\$318,727 54	\$173,734 24	\$119,559 13
Alliance Marine	London	904,490 00	510,100 00	1,422,775 00
Austrian Phoenix	Vienna	1,995,829 82	120,079 03	177,309 91
Bavarian Lloyd	Munich	477,723 40	356,655 86	8,909 75
Baloise	Basle, Switzerland	491,443 78	480,729 51	331,448 15
Boston Marine	Boston	882,323 25	715,848 16	1,243,403 03
British and Foreign Marine	Liverpool	2,956,012 48	2,274,964 92	5,087,646 27
Canton	Hong Kong	455,009 59	267,757 46	681,007 21
China Traders	Hong Kong	604,059 53	484,629 64	836,910 23
Federal Marine	Zurich	1,528,987 11	1,182,645 10	463,963 51
Fonciere	Paris	544,960 23	266,683 46	350,301 22
Frankfort Marine	Frankfort, Germany	551,478 63	330,494 56	590,189 06
Helvetia General	St. Gall, Switzerland	1,629,613 16	1,385,717 41	2,680,430 96
Indemnity Mutual Marine	London	888,089 75	772,242 25	689,412 25
London and Provincial Marine	London	903,032 74	653,609 84	602,670 43
Mannheim	Mannheim	308,145 88	118,281 88	230,918 85
Man On	Hong Kong	935,570 97	418,823 62	4,890,806 21
Marine	London	761,982 47	694,993 00	857,003 52
Maritime	Liverpool	3,259,190 26	331,576 54	469,041 43
Munich	Munich	549,690 00	232,433 00	232,433 00
National Marine	London	484,321 11	139,921 53	311,373 50
North China	Shanghai	981,775 00	790,030 00	1,941,666 00
Ocean Marine	London	282,434 13	117,903 44	574,138 48
On Tai	Hong Kong	545,122 19	401,492 70	739,746 46
Reliance Marine	Liverpool	1,015,780 00	767,363 15	1,874,931 85
Sea	Liverpool	444,855 00	392,802 00	598,155 00
Standard Marine	Liverpool	368,969 00	243,801 66	259,948 37
Switzerland Marine	Zurich	1,235,608 79	1,000,203 00	4,486,800 56
Thames and Mersey	Liverpool	485,783 96	418,580 65	260,297 68
Tokio Marine	Tokio	236,792 10	181,950 65	148,331 45
Transatlantic Marine	Berlin	1,325,854 88	1,465,229 67	2,047,299 65
Union Marine	Liverpool	432,133 78	285,640 12	41,884 14
United States Lloyds	New York	352,695 63	275,064 73	18,035 42
Universo Marine	Milan, Italy	138,102 21	60,164 96	345,532 21
Wilhelma	Magdeburg			
Yangtze	Shanghai			
Totals		\$29,276,548 37	\$18,605,104 74	\$35,564,079 89

TABLE No. 33.—Showing the various items composing the Assets of Marine Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	Real Estate.	Mortgage Loans.	Stocks and Bonds Owned by the Company.	Collateral Loans.	Cash in Office and in Banks.
Alliance	Berlin	\$185,000 00	-----	\$257,417 12	-----	\$157,371 85
Alliance Marine	London	-----	-----	2,214,110 00	-----	93,665 00
Austrian Phoenix	Vienna	75,613 00	-----	546,324 60	-----	398,968 42
Bayarian Lloyd	Munich	119,442 16	\$2,250 00	139,042 65	-----	66,519 64
Balaise	Basle, Switzerland	22,000 00	103,000 00	338,286 15	-----	62,834 93
Boston Marine	Boston	31,740 78	862,140 00	1,096,341 50	\$33,900 00	445,026 64
British and Foreign Marine	Liverpool	429,818 77	41,000 00	6,113,746 95	357,948 06	250,670 89
Canton	Hong Kong	-----	540,498 63	117,859 55	107,500 00	208,324 29
China Traders	Hong Kong	-----	371,750 00	295,119 65	-----	484,556 40
Federal Marine	Zurich	-----	-----	-----	-----	-----
Fonciere	Paris	690,392 33	-----	587,723 09	-----	519,663 15
Frankfort Marine	Frankfort, Germany	45,000 00	616,825 00	103,590 68	900 78	145,180 37
Helvetia General	St. Gall, Switzerland	64,000 00	424,663 57	494,623 48	-----	286,560 71
Indemnity Mutual Marine	London	-----	-----	3,569,970 00	-----	209,537 87
London and Provincial Marine	London	-----	-----	967,479 50	-----	299,240 75
Mannheim	Mannheim	62,911 60	520,812 50	448,029 50	-----	180,623 90
Man On	Hong Kong	-----	167,500 00	-----	-----	472,928 30
Marine	London	350,000 00	-----	5,156,636 64	-----	92,231 56
Maritime	Liverpool	-----	-----	1,722,689 42	-----	77,543 30
Munich	Munich	-----	-----	320,700 00	-----	305,337 95
National Marine	London	-----	-----	599,459 00	-----	54,990 00
North China	Shanghai	222,374 46	24,333 33	474,272 33	-----	246,615 76
Ocean Marine	London	375,000 00	-----	1,726,952 00	-----	287,762 00
On Tai	Hong Kong	96,488 00	564,650 00	-----	-----	293,409 91
Reliance Marine	Liverpool	-----	-----	1,020,147 16	130,119 44	45,901 89
Sea	Liverpool	-----	-----	2,411,826 05	294,976 95	120,757 45
Standard Marine	Liverpool	-----	-----	1,297,460 00	8,000 00	16,139 00
Switzerland Marine	Zurich	-----	14,000 00	424,847 50	-----	146,129 26
Thames and Mersey	Liverpool	-----	-----	5,788,245 00	24,000 00	252,570 85
Tokio Marine	Tokio	5,526 92	-----	199,605 23	192,874 50	170,487 94
Transatlantic Marine	Berlin	-----	121,904 76	241,231 54	-----	51,914 37
Union Marine	Liverpool	17,916 58	-----	3,342,809 73	60,000 00	71,811 39
United States Lloyds	New York	-----	-----	460,793 92	54,625 00	153,450 47
Universo Marine	Milan, Italy	-----	-----	627,235 11	-----	76,446 37
Wilhelma	Magdeburg	-----	-----	-----	-----	-----
Yangtze	Shanghai	-----	100,125 00	267,436 41	-----	233,395 41
Totals	-----	\$2,793,224 60	\$4,475,452 79	\$43,372,001 46	\$1,264,844 73	\$7,078,627 99

TABLE No. 23.—Continued.

Name.	Location.	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, not Matured, taken for Marine Risks.	All Other Assets.	Total Assets.
Alliance	Berlin	\$953 12	\$14,700 89	---	\$163,718 63	\$594,161 61
Alliance Marine.	London	10,315 00	140,815 00	\$43,995 00	10,000 00	2,697,900 00
Austrian Phoenix	Vienna	5,546 82	598,036 28	138,429 73	---	1,762,918 85
Bavarian Lloyd	Munich	2,314 85	242,769 37	4,113 85	---	576,452 52
Balaise	Basle, Switzerland	3,271 10	220,851 57	---	---	750,273 75
Boston Marine	Boston	7,839 95	143,936 53	256,656 47	---	2,877,581 87
British and Foreign Marine.	Liverpool	30,084 58	538,946 39	50,576 55	104,626 99	7,917,419 18
Canton	Hong Kong	17,882 50	109,182 04	35,191 20	---	1,136,438 21
China Traders	Hong Kong	12,118 25	127,397 28	57,500 00	18,525 52	1,366,967 10
Federal Marine	Zurich	---	---	---	---	---
Fonciere	Paris	---	550,689 25	12,320 48	337,519 97	2,698,308 27
Frankfort Marine	Frankfort, Germany	---	34,401 45	---	132,247 54	1,078,145 82
Helvetia General	St. Gall, Switzerland	13,694 34	155,246 24	---	3,750 77	1,442,509 11
Indemnity Mutual Marine	London	---	213,904 18	6,957 57	1,222 21	4,001,591 83
London and Provincial Marine	London	---	170,255 50	---	---	1,436,975 75
Mannheim	Mannheim	7,395 29	274,317 91	4,976 77	---	1,499,067 47
Man On	Hong Kong	---	45,311 90	---	131,408 65	817,148 85
Marine	London	---	304,003 88	1,907 15	6,930 23	5,911,709 46
Maritime	Liverpool	---	124,337 93	---	1,326 82	1,925,947 47
Munich	Munich	---	114,470 75	---	1,881,206 16	2,623,274 86
National Marine	London	1,500 00	151,355 00	2,750 00	3,745 00	818,513 00
North China	Shanghai	5,327 27	88,189 41	---	---	1,062,183 26
Ocean Marine	London	21,685 00	295,643 00	---	---	2,707,042 00
On Tai	Hong Kong	3,941 78	16,868 23	---	---	---
Reliance Marine	Liverpool	11,395 40	119,855 83	24,617 41	5,976 38	1,005,951 71
Sea	Liverpool	2,558 90	313,081 10	---	17,144 30	1,344,564 02
Standard Marine.	Liverpool	---	132,031 00	5,503 25	35,972 75	3,184,676 45
Switzerland Marine.	Zurich	1,803 70	92,293 42	2,730 00	912 00	1,457,272 00
Thames and Mersey.	Liverpool	75,000 33	556,879 48	71,617 77	30,987 42	781,679 07
Tokio Marine	Tokio	---	40,874 13	17,344 77	9,333 50	6,823,363 93
Transatlantic Marine	Berlin	---	83,776 59	13,535 27	---	609,368 72
Union Marine.	Liverpool	40,840 56	329,572 85	13,535 27	512,362 53	---
United States Lloyds	New York	9,275 47	100,428 51	3,793 44	74,478 46	3,941,223 01
Universo Marine	Milan, Italy	---	18,492 76	18,546 99	77,714 10	874,834 46
Wilhelma	Magdeburg	---	---	---	---	722,174 24
Yangtze	Shanghai	4,132 73	45,107 42	---	1,563 17	651,760 14
Totals	---	\$295,110 94	\$6,508,083 07	\$774,134 37	\$3,050,280 57	\$69,611,760 52

TABLE No. 34.—Showing the various items composing the Liabilities, except Capital Stock, of Marine Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends.
Alliance	Berlin	\$12,680 00			\$33 75
Alliance Marine	London		\$27,310 00		8,240 00
Austrian Phoenix	Vienna	179,844 91			1,150 00
Bavarian Lloyd	Munich	56,500 00			
Balaise	Basle, Switzerland	135,572 80			
Boston Marine	Boston	240,108 00			
British and Foreign Marine	Liverpool		542,340 12		7,697 10
Canton	Hong Kong	72,300 00		\$10,000 00	1,932 50
China Traders	Hong Kong		107,231 00		4,233 75
Federal Marine	Zurich				6,776 40
Fonciere	Paris	489,785 36			
Frankfort Marine	Frankfort, Germany	122,184 50			
Helvetia General	St. Gall, Switzerland	226,230 31			20 00
Indemnity Mutual Marine	London	31,660 87			
London and Provincial Marine	London		43,700 00	9,000 00	
Mannheim	Mannheim	278,763 70			2,132 00
Man On	Hong Kong	20,000 00			2,988 25
Marine	London	27,814 45	21,787 10		60,000 00
Maritime	Liverpool	242,920 00			
Munich	Munich	89,168 50			1,360 00
National Marine	London		78,385 00		153 00
North China	Shanghai	60,000 00			5 00
Ocean Marine	London	25,980 00	21,000 00		214 76
On Tai	Hong Kong		13,667 61		
Reliance Marine	Liverpool	31,525 00			
Sea	Liverpool	18,507 80	436,455 00	6,250 00	127 55
Standard Marine	Liverpool		146,625 00		55 00
Switzerland Marine	Zurich	129,495 20			
Thames and Mersey	Liverpool	410,695 00			
Tokio Marine	Tokio		3,685 50		2,169 00
Transatlantic Marine	Berlin	54,756 43			17,010 00
Union Marine	Liverpool	405,000 00			164 29
United States Lloyds	New York		108,560 00	15,315 00	126 88
Universo Marine	Milan, Italy	40,626 20			
Wilhelma	Magdeburg				
Yangtze	Shanghai	16,720 00	43,648 10		1,497 26
Totals		\$3,418,899 03	\$1,594,394 43	\$40,565 00	\$118,146 49

TABLE No. 34—Continued.

Name.	Location.	Marine Reinsurance.	All Other Claims.	Total Liabilities, Capital not Included.	Net Surplus.
Alliance	Berlin	\$3,592 05	\$208,296 68	\$224,602 48	\$119,559 13
Alliance Marine	London	213,700 00	25,875 00	275,125 00	1,422,775 00
Austrian Phoenix	Vienna	27,355 68	577,258 35	785,608 94	177,309 91
Bavarian Lloyd	Munich	84,755 31	176,287 46	317,542 77	8,909 75
Baloise	Basle, Switzerland	83,252 80	---	218,825 60	331,448 15
Boston Marine	Boston	394,070 84	---	634,178 84	1,243,403 03
British and Foreign Marine	Liverpool	909,642 69	109,573 00	1,569,252 91	5,037,646 27
Canton	Hong Kong	67,213 82	53,924 68	205,431 00	681,007 21
China Traders	Hong Kong	99,333 44	19,208 68	230,056 87	836,910 23
Federal Marine	Zurich	---	---	---	---
Fonciere	Paris	285,185 34	202,597 66	984,344 76	463,963 51
Frankfort Marine	Frankfort, Germany	41,229 37	251,930 73	415,344 60	350,301 22
Helvetia General	St. Gall, Switzerland	125,064 53	100,945 21	452,320 05	590,189 06
Indemnity Mutual Marine	London	284,500 00	---	316,160 87	2,680,430 96
London and Provincial Marine	London	178,386 50	14,345 00	247,563 50	689,412 25
Mannheim	Mannheim	114,645 09	---	396,397 04	602,670 43
Man On	Hong Kong	6,230 00	---	86,230 00	230,918 85
Marine	London	56,500 00	---	121,103 25	4,890,606 21
Maritime	Liverpool	301,864 22	15,001 70	568,943 95	857,003 52
Munich	Munich	68,897 50	22,799 73	1,854,233 43	469,041 43
National Marine	London	248,065 00	9,625 00	336,080 00	232,433 00
North China	Shanghai	89,595 00	1,000 00	150,809 76	311,373 50
Ocean Marine	London	218,396 00	---	265,376 00	1,941,666 00
On Tai	Hong Kong	1,478 96	---	15,146 57	574,138 48
Reliance Marine	Liverpool	56,434 35	31,730 66	119,817 56	739,746 46
Sea	Liverpool	259,534 15	88,942 65	809,744 60	1,874,931 85
Standard Marine	Liverpool	77,550 00	359,117 00	359,117 00	598,155 00
Switzerland Marine	Liverpool	87,531 70	104,703 80	321,730 70	259,948 37
Thames and Mersey	Liverpool	691,615 00	222,084 37	1,336,563 37	4,486,800 56
Tokio Marine	Tokio	41,134 60	3,740 94	65,571 04	260,297 68
Transatlantic Marine	Berlin	49,660 60	42,592 61	147,173 93	148,331 45
Union Marine	Liverpool	276,603 06	394,693 42	1,076,423 36	2,047,299 65
United States Loyds	New York	19,510 00	39,724 32	183,109 32	41,884 14
Universo Marine	Milan, Italy	32,128 50	31,384 12	104,138 82	18,035 42
Wilhelma	Magdeburg	---	---	---	---
Yangtze	Shanghai	3,836 29	12,284 48	77,986 13	345,532 21
Totals	---	\$5,498,542 39	\$4,601,506 68	\$15,272,054 02	\$35,564,079 89

TABLE No. 35.—Showing the various items composing the Incomes of Marine Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	Marine Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from Other Sources.	Received from all Other Sources.	Total Income.
Alliance	Berlin	\$46,607 42	—	\$13,002 17	\$334,843 02	\$394,452 61
Alliance Marine	London	743,860 00	—	72,595 00	—	816,455 00
Austrian Phoenix	Vienna	148,862 70	—	41,633 00	1,819,081 93	2,009,577 63
Bavarian Lloyd	Munich	467,295 02	—	11,457 68	480 87	479,233 57
Baloise	Basle, Switzerland	484,117 95	—	19,620 01	1,007 16	504,745 12
Boston Marine	Boston	1,149,569 77	\$29,035 39	58,459 73	2,710 17	1,239,775 06
British and Foreign Marine	Liverpool	2,867,219 91	—	231,419 73	14,074 98	3,112,714 62
Canton	Hong Kong	734,918 03	39,120 37	9,910 20	1,189 90	785,138 50
China Traders	Hong Kong	572,491 82	24,605 90	32,255 85	92 00	629,445 57
Federal Marine	Zurich	—	—	47,104 21	—	—
Fonciere	Paris	1,702,719 90	—	—	19,704 27	1,769,528 38
Frankfort Marine	Frankfort, Germany	373,966 66	28,277 05	—	405,130 92	807,374 63
Helvetia General	St. Gall, Switzerland	575,480 73	17,871 60	24,876 04	1,233 17	619,461 54
Indemnity Mutual Marine	London	1,600,233 45	—	128,917 04	9,219 63	1,738,370 12
London and Provincial Marine	London	920,287 50	—	42,595 00	—	962,882 50
Mannheim	Mannheim	904,452 81	21,348 75	10,339 34	—	936,140 90
Man On	Hong Kong	315,667 90	10,590 80	22,154 38	8,161 33	356,574 41
Marine	London	961,347 82	—	173,218 15	—	1,134,565 97
Maritime	Liverpool	861,370 27	—	56,929 90	9,382 64	927,682 81
Munich	Munich	455,586 79	—	37,977 02	4,332,496 85	4,826,060 66
National Marine	London	799,606 00	—	21,260 00	—	820,866 00
North China	Shanghai	476,003 08	1,711 66	29,287 17	669 22	507,671 13
Ocean Marine	London	1,346,685 00	—	55,955 00	12,900 00	1,415,540 00
On Tai	Hong Kong	230,671 64	31,268 07	11,199 54	14,004 79	287,144 04
Reliance Marine	Liverpool	545,148 08	—	40,278 26	96 39	585,522 73
Sea	Liverpool	909,557 00	—	102,243 80	56 50	1,011,857 30
Standard Marine	Liverpool	387,673 00	—	38,684 00	—	426,357 00
Switzerland Marine	Zurich	374,578 86	1,480 00	16,124 57	—	392,183 43
Thames and Mersey	Liverpool	1,564,841 01	—	176,079 19	2,828 97	1,743,749 17
Tokio Marine	Tokio	384,098 09	—	41,880 27	15 78	425,994 14
Transatlantic Marine	Berlin	378,362 55	5,621 90	7,389 06	707 39	391,980 90
Union Marine	Liverpool	1,204,250 76	—	123,734 48	221 25	1,328,206 49
United States Lloyds	New York	332,349 19	—	25,215 41	—	357,564 60
Universo Marine	Milan, Italy	354,776 62	—	27,790 62	104,529 63	462,094 23
Wilhelma	Magdeburg	—	—	—	—	—
Yangtze	Shanghai	220,645 26	6,861 94	19,882 11	42 16	247,431 47
Totals		\$25,395,302 59	\$217,693 43	\$1,771,467 93	\$7,094,880 92	\$34,479,344 87

TABLE No. 36.—Showing the various items composing the Expenditures of Marine Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	Marine Losses.	Dividends.	Brokerage and Commission.	Office Salaries.
Alliance-----	Berlin-----	\$27,534 60	\$19,966 25	\$9,305 09	\$10,568 82
Alliance Marine-----	London-----	584,225 00	99,330 00	19,565 00	123,425 00
Austrian Phoenix-----	Vienna-----	120,079 03	40,300 00	265,787 61	138,572 30
Bavarian Lloyd-----	Munich-----	356,655 86	-----	23,822 40	36,011 92
Baloise-----	Basle, Switzerland-----	359,336 53	48,000 00	49,270 85	34,836 40
Boston Marine-----	Boston-----	633,003 11	100,000 00	23,471 64	54,144 40
British and Foreign Marine-----	Liverpool-----	2,274,967 65	327,630 00	27,254 72	282,798 35
Canton-----	Hong Kong-----	252,950 78	50,000 00	28,133 77	28,313 77
China Traders-----	Hong Kong-----	352,127 80	60,238 75	15,970 87	90,796 88
Federal Marine-----	Zurich-----	-----	-----	-----	-----
Fonciere-----	Paris-----	1,182,645 10	-----	221,344 02	124,997 99
Frankfort Marine-----	Frankfort, Germany-----	266,683 46	43,750 00	90,696 78	45,635 82
Helvetia General-----	St. Gall, Switzerland-----	330,494 57	104,125 00	60,481 16	30,019 43
Indemnity Mutual Marine-----	London-----	1,385,717 41	167,500 00	2,517 50	55,625 00
London and Provincial Marine-----	London-----	772,242 25	50,000 00	-----	53,386 00
Mannheim-----	Mannheim-----	711,631 85	67,011 75	-----	118,769 14
Man On-----	Hong Kong-----	113,281 88	60,000 00	17,000 00	44,520 00
Marine-----	London-----	418,823 62	375,000 00	-----	95,791 25
Maritime-----	Liverpool-----	654,288 78	50,000 00	12,914 80	35,948 89
Munich-----	Munich-----	331,576 54	35,847 00	61,997 15	21,805 24
National Marine-----	London-----	354,475 00	-----	141,025 00	36,845 00
North China-----	Shanghai-----	255,033 96	118,698 53	8,641 88	85,552 50
Ocean Marine-----	London-----	790,030 00	100,000 00	-----	91,745 00
On Tai-----	Hong Kong-----	117,903 44	46,351 26	8,780 20	42,018 47
Reliance Marine-----	Liverpool-----	392,035 72	48,500 00	29,562 87	56,039 85
Sea-----	Liverpool-----	810,332 10	75,045 00	38,869 90	73,122 30
Standard Marine-----	Liverpool-----	345,587 00	50,000 00	-----	40,908 00
Switzerland Marine-----	Zurich-----	243,801 66	44,000 00	26,567 39	40,022 05
Thames and Mersey-----	Liverpool-----	1,000,203 54	-----	-----	149,336 20
Tokio Marine-----	Tokio-----	416,771 86	22,680 00	26,759 79	8,720 01
Transatlantic Marine-----	Berlin-----	181,950 65	-----	26,614 98	27,496 80
Union Marine-----	Liverpool-----	1,060,229 67	100,960 00	9,898 96	94,913 27
United States Lloyds-----	New York-----	285,640 12	50,000 00	47,201 25	49,282 41
Univervo Marine-----	Milan, Italy-----	275,664 73	-----	-----	61,359 00
Wilhelma-----	Magdeburg-----	-----	-----	-----	-----
Yangtze-----	Shanghai-----	60,164 96	22,824 18	8,295 95	32,686 79
Totals-----	-----	\$17,726,090 23	\$2,377,757 72	\$1,301,750 92	\$2,315,994 25

TABLE No. 36—Continued.

Name.	Location.	Taxes.	All Other Expenditures.	Total Expenditures.
Alliance	Berlin		\$251,352 78	\$318,727 54
Alliance Marine	London	\$9,735 00		904,490 00
Austrian Phoenix	Vienna	43,884 26	1,387,206 62	1,995,829 82
Bavarian Lloyd	Munich	3,021 03	58,212 19	477,723 40
Baloise	Basle, Switzerland			491,443 78
Boston Marine	Boston	11,692 65	60,011 45	882,323 25
British and Foreign Marine	Liverpool	36,110 14	7,251 62	2,956,012 48
Canton	Hong Kong		92,611 88	455,009 59
China Traders	Hong Kong		84,925 23	604,059 53
Federal Marine	Zurich			1,528,987 11
Fonciere	Paris		95,227 51	544,960 23
Frankfort Marine	Frankfort, Germany	2,966 66		551,478 63
Helvetia General	St. Gall, Switzerland	9,250 67		1,629,613 16
Indemnity Mutual Marine	London		18,253 25	888,059 75
London and Provincial Marine	London		12,431 50	903,032 74
Mannheim	Mannheim	5,620 00		308,145 88
Man On	Hong Kong	1,497 68		985,570 97
Marine	London	11,532 48	8,830 00	761,982 47
Maritime	Liverpool		2,807,964 33	3,259,190 26
Munich	Munich		17,345 00	549,690 00
National Marine	London		15,131 14	484,321 11
North China	Shanghai			981,775 00
Ocean Marine	London	1,263 10		282,434 13
On Tai	Hong Kong	1,254 54		545,122 19
Reliance Marine	Liverpool	7,789 40	11,194 35	1,015,780 00
Sea	Liverpool	14,489 80	3,920 90	444,855 00
Standard Marine	Liverpool	1,345 00	7,015 00	368,969 00
Switzerland Marine	Zurich	3,556 34	11,021 56	1,235,608 79
Thames and Mersey	Liverpool	82,216 85	82,216 85	485,783 96
Tokio Marine	Tokio	3,852 20	10,333 49	236,792 10
Transatlantic Marine	Berlin	518 81	729 67	1,325,854 88
Union Marine	Liverpool	17,470 61	42,382 37	352,695 63
United States Lloyds	New York			
Universo Marine	Milan, Italy	1,789 50		
Wilhelma	Magdeburg		13,882 40	
Yangtze	Shanghai		14,150 33	
Totals		\$188,639 87	\$5,366,315 38	\$29,276,548 37

TABLE No. 37.—Showing the amount of Risks Written, Premiums Received, and the amount of Risks in Force, on December 31, 1894, with Premiums thereon, of Marine Insurance Companies doing business in California.

Name.	Location.	Marine Risks Written During the Year.	Premiums.	Marine Risks in Force Dec. 31, 1894.	Premiums.
Alliance.....	Berlin.....	\$5,279,942 00	\$52,799 42	\$1,492,301 00	\$14,700 18
Alliance Marine.....	London.....	235,406,775 00	1,121,150 00	57,647,780 00	291,155 00
Austrian Phoenix.....	Vienna.....	91,398,752 00	197,585 08	13,483,212 00	54,711 36
Bavarian Lloyd.....	Munich.....				
Baloise.....	Basle, Switzerland.....	573,431,528 00	675,769 69	19,095,176 00	83,252 80
Boston Marine.....	Boston.....	54,420,067 00	1,051,558 82	9,640,969 00	394,070 84
British and Foreign Marine.....	Liverpool.....	729,321,143 00	4,088,827 29	48,173,263 00	1,481,269 02
Canton.....	Hong Kong.....	194,882,557 00	888,687 81	23,862,969 00	110,745 30
China Traders.....	Hong Kong.....	109,750,000 00	738,528 85	14,411,156 00	99,383 44
Federal Marine.....	Zurich.....				
Fonciere.....	Paris.....	117,502,311 00	515,692 37	1,970,439 00	41,229 37
Frankfort Marine.....	Frankfort, Germany.....	601,706,723 00	729,278 15	7,761,930 00	729,641 53
Helvetia General.....	St. Gall, Switzerland.....	226,250,000 00	1,785,167 00	24,966,291 00	272,155 00
Indemnity Mutual Marine.....	London.....	202,180,070 00	1,568,125 00	26,177,205 00	178,386 50
London and Provincial Marine.....	London.....	457,566,037 00	1,389,358 78	18,351,085 00	114,645 09
Mannheim.....	Mannheim.....	96,995,290 00	315,067 90	4,153,350 00	9,389 00
Man On.....	Hong Kong.....	518,365,000 00	1,244,451 30	24,215,000 00	113,000 00
Marine.....	London.....	120,800,020 00	861,370 00	19,756,700 00	415,400 00
Munich.....	Munich.....	62,634,017 00	626,340 17	9,554,087 00	114,470 75
National Marine.....	London.....	56,234,765 00	972,605 00	7,886,695 00	248,065 00
North China.....	Shanghai.....				
Ocean Marine.....	London.....	189,334,845 00	1,720,165 00		
On Tai.....	Hong Kong.....				
Reliance Marine.....	Liverpool.....	110,888,816 00	757,837 86	8,479,624 00	112,868 69
Sea.....	Liverpool.....	129,264,925 00	930,064 15	14,285,675 00	259,534 15
Standard Marine.....	Liverpool.....	52,555,945 00	387,673 00	5,433,635 00	77,550 00
Switzerland Marine.....	Zurich.....	306,565,551 00	696,953 72	9,392,663 00	87,531 70
Thames and Mersey.....	Liverpool.....	176,325,875 00	1,719,995 00	52,438,695 00	1,061,315 00
Tokio Marine.....	Tokio.....	45,230,996 00	469,479 10	5,700,048 00	57,341 10
Transatlantic Marine.....	Berlin.....	157,555,780 00	450,723 28	9,881,620 00	49,660 60
Union Marine.....	Liverpool.....	271,652,755 00	2,120,591 77	31,134,080 00	460,616 45
United States Lloyds.....	New York.....	249,026,451 00	1,280,344 93	2,016,774 00	34,666 01
Universo Marine.....	Milan, Italy.....				
Wilhelma.....	Magdeburg.....				
Yangtze.....	Shanghai.....	62,851,543 00	273,896 96	383,629 00	3,836 29
Totals.....		\$6,224,376,479 00	\$29,630,687 40	\$471,745,451 00	\$6,366,013 17

TABLE NO. 38—RECAPITULATION.

Summary of Assets, Liabilities, Income, Expenditures, etc., of Fire and Marine Insurance Companies doing business in California, on December 31, 1894.

Name.	Cash Capital Paid Up.	Assets.	Liabilities, Capital not Included.	Income.	Expenditures.	Losses Incurred during the Year.	Net Surplus.
California companies	\$1,600,000 00	\$4,678,460 10	\$1,899,259 66	\$2,519,600 58	\$2,427,545 85	\$1,293,527 11	\$1,179,200 44
Companies of other States	34,407,601 46	137,860,119 06	72,592,017 53	76,951,563 41	72,236,664 37	41,373,082 26	30,860,500 06
Companies of foreign countries	18,473,317 78	249,454,008 63	160,242,286 59	86,909,745 49	79,702,192 73	44,298,476 34	70,743,661 81
Marine companies	18,775,626 61	69,611,760 52	15,272,054 02	34,479,344 87	29,276,548 37	18,605,104 74	35,564,079 89
Totals	\$73,256,545 85	\$461,604,348 30	\$250,005,617 80	\$200,860,254 35	\$183,642,951 32	\$105,572,190 45	\$138,347,442 20

TABLE NO. 39—RECAPITULATION.

Showing the various items composing the Assets of Fire and Marine Insurance Companies doing business in California, on December 31, 1894.

Name.	Real Estate.	Mortgage Loans.	Stocks and Bonds Owned.	Collateral Loans.	Cash in Office and in Banks.
California companies	\$818,848 23	\$981,687 05	\$1,725,171 67	\$226,946 55	\$288,886 75
Companies of other States	11,721,595 95	20,751,447 55	82,654,565 85	1,453,792 23	8,890,292 58
Companies of foreign countries	22,201,766 62	32,362,679 29	123,199,752 99	22,519,914 60	15,278,374 53
Marine companies	2,793,224 60	4,476,452 60	43,372,001 46	1,264,844 73	7,078,627 99
Totals	\$37,535,435 40	\$58,571,266 68	\$255,951,491 97	\$25,465,498 11	\$31,536,181 85

Name.	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, not Matured, Taken for Risks.	All Other Assets.	Total Assets.
California companies	\$34,659 77	\$484,057 35	\$96,304 80	\$21,897 93	\$4,678,460 10
Companies of other States	828,400 29	10,555,847 96	506,836 30	497,340 34	137,860,119 05
Companies of foreign countries	1,694,111 42	13,601,521 81	576,982 18	13,018,905 19	249,454,008 63
Marine companies	295,110 94	6,508,083 07	774,134 37	3,050,280 57	69,611,760 52
Totals	\$2,852,282 42	\$31,149,510 19	\$1,954,257 65	\$16,588,424 03	\$461,604,348 30

TABLE No. 40—RECAPITULATION.

Showing the various items composing the Liabilities of Fire and Marine Insurance Companies doing business in California, on December 31, 1894.

Name.	Losses Adjusted.	Losses Unadjusted.	Losses Restated.	Cash Dividends Remaining Unpaid.	Fire Reinsurance.
California companies	\$38,620 58	\$104,808 25	\$33,103 51		\$1,519,378 52
Companies of other States	2,485,798 95	4,428,604 80	910,289 90	\$76,827 76	61,036,154 26
Companies of foreign countries	4,628,930 39	3,578,172 67	386,509 55	354,804 21	43,214,302 95
Marine companies	3,418,899 03	1,594,394 43	40,565 00	118,146 49	-----
Totals	\$10,472,248 95	\$9,705,980 15	\$1,370,467 96	\$549,778 46	\$105,769,835 73
Name.		Marine Reinsurance.	All Other Claims.	Total Liabilities, Capital Stock not included.	Net Surplus.
California companies		\$80,748 04	\$122,600 76	\$1,899,259 66	\$1,179,200 44
Companies of other States		962,794 28	2,691,547 58	72,592,017 53	30,860,500 06
Companies of foreign countries		1,297,623 55	106,881,943 27	160,242,286 59	70,743,661 81
Marine companies		5,498,542 39	4,601,506 68	15,272,054 02	35,564,079 89
Totals		\$7,839,708 26	\$114,297,598 29	\$250,005,617 80	\$138,347,442 20

TABLE No. 41—RECAPITULATION.

Showing the various items composing the Incomes of Fire and Marine Insurance Companies doing business in California, on December 31, 1894.

Name.	Fire Premiums.	Marine Premiums.	Interest on Mortgage Loans.	Interest and Dividends from Other Sources.	Rents.	From all Other Sources.	Total Income.
California companies.....	\$2,027,724 55	\$273,098 77	\$62,086 36	\$122,867 92	\$33,922 98	-----	\$2,519,600 58
Companies of other States.....	67,853,918 27	3,421,346 28	1,161,226 05	4,025,237 23	230,100 40	\$256,735 18	76,951,563 41
Companies of foreign countries.....	73,148,337 27	3,037,790 67	206,451 08	5,614,502 64	-----	4,902,463 83	86,909,745 49
Marine companies.....	-----	25,395,302 59	217,693 43	1,771,467 93	-----	7,094,880 92	34,479,344 87
Totals.....	\$143,029,980 09	\$32,127,538 31	\$1,650,456 92	\$11,534,075 72	\$263,923 38	\$12,254,279 93	\$200,860,254 35

TABLE No. 42—RECAPITULATION.

Showing the various items composing the Expenditures of Fire and Marine Insurance Companies doing business in California, on December 31, 1894.

Name.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commission.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
California companies.....	\$1,193,243 23	\$212,852 33	\$163,500 00	\$341,942 22	\$257,488 20	\$40,846 54	\$217,673 33	\$2,427,545 85
Companies of other States.....	40,760,766 81	2,604,516 67	4,189,409 68	12,540,002 78	5,208,079 25	1,523,624 98	5,410,264 20	72,236,664 37
Companies of foreign countries.....	43,677,504 58	1,903,343 55	4,881,514 67	11,077,297 71	5,088,795 13	900,461 12	12,113,275 97	79,702,192 73
Marine companies.....	-----	17,726,090 23	2,377,757 72	1,301,750 92	2,315,994 25	188,639 87	5,366,315 38	29,276,548 37
Totals.....	\$85,631,514 62	\$22,446,802 78	\$11,612,182 07	\$25,260,993 63	\$12,870,356 83	\$2,713,572 51	\$23,107,518 88	\$183,642,951 32

TABLE No. 43—RECAPITULATION.

Showing amount of Risks Written, Premiums Received, and amount of Risks in Force on December 31, 1894, with Premiums thereon, of Fire and Marine Insurance Companies doing business in California.

Name.	RISKS WRITTEN DURING THE YEAR.			
	Fire.	Premiums.	Marine.	Total Premiums.
California companies-----	\$214,532,008 00	\$2,841,336 66	\$38,533,084 00	\$3,350,631 98
Companies of other States-----	7,439,649,765 00	83,477,146 00	720,399,548 00	87,317,446 08
Companies of foreign countries-----	22,095,402,564 00	95,603,778 48	758,356,643 00	99,869,266 50
Marine companies-----			6,224,376,479 00	29,630,687 40
Totals-----	\$29,799,584,337 00	\$181,922,261 14	\$7,741,665,754 00	\$220,668,081 96
Name.	RISKS IN FORCE DECEMBER 31, 1894.			
	Fire.	Premiums.	Marine.	Total Premiums.
California companies-----	\$220,337,432 00	\$2,988,917 60	\$3,303,976 00	\$3,134,294 70
Companies of other States-----	9,707,118,281 00	107,078,023 32	57,450,484 00	108,192,182 09
Companies of foreign countries-----	15,938,765,824 00	78,944,453 47	122,087,214 00	80,163,487 20
Marine companies-----			471,745,451 00	6,366,013 17
Totals-----	\$25,866,251,537 00	\$189,011,394 39	\$654,587,125 00	\$197,855,977 16

TABLE No. 44.

Showing the various items composing the Assets of Life Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	Real Estate.	Loans on Mortgages.	Collateral Loans.	Premium Notes.	Stocks and Bonds.
Pacific Mutual Life.	San Francisco	\$747,248 20	\$1,142,194 86	\$17,668 88	\$45,990 71	\$388,036 04
Atna Life.	Hartford	517,662 32	22,072,740 25	534,124 31	769,932 42	12,380,712 78
Connecticut Mutual Life	Hartford	7,362,583 74	37,484,848 18	12,300 00	1,259,444 15	13,124,572 00
Equitable Life.	New York	39,413,248 27	26,342,841 16	5,663,500 00	-----	95,722,478 00
Germania Life.	New York	2,077,168 67	10,739,974 20	-----	-----	5,408,580 72
Home Life	New York	1,637,651 22	2,318,150 00	38,900 00	501,601 25	3,299,760 00
Life Insurance Clearing Company	St. Paul.	-----	51,650 00	20,000 00	648 06	58,572 50
Manhattan Life	New York	3,527,500 00	4,138,183 62	990,134 09	582,670 12	3,376,749 50
Massachusetts Mutual Life	Springfield, Mass.	577,396 27	5,141,722 72	1,286,624 00	650,494 03	5,612,047 70
Mutual Benefit Life	Newark.	1,358,631 80	30,459,371 97	2,600,500 00	4,343,009 19	12,527,704 91
Mutual Life	New York	21,691,733 39	71,339,415 92	11,366,100 00	-----	83,970,690 67
National Life.	Montpelier, Vt.	633,121 26	4,451,520 70	152,218 33	257,259 65	3,581,199 92
New England Mutual Life	Boston	1,824,292 98	4,181,008 00	1,626,639 78	432,128 88	14,571,089 36
New York Life	New York	14,675,478 98	26,349,724 84	579,922 00	1,025,871 94	103,705,308 67
Northwestern Mutual Life	Milwaukee	1,183,409 12	55,846,691 09	-----	467,540 42	7,721,045 83
Penn Mutual Life.	Philadelphia	1,439,650 76	10,782,443 78	2,110,934 77	769,011 63	7,121,351 70
Provident Savings Life	New York	250,668 92	162,083 75	75,000 00	-----	950,043 97
Travelers	Hartford	1,622,635 83	4,299,764 97	637,650 00	-----	8,355,251 32
Union Central Life.	Cincinnati	377,483 92	9,398,202 75	-----	726,758 27	18,685 00
Union Mutual Life	Portland, Me.	838,603 69	1,332,258 88	560,129 97	253,752 45	3,169,556 02
United States Life	New York	57,000 00	4,504,290 31	78,973 38	268,986 51	1,702,375 83
Washington Life	New York	608,842 87	10,370,378 17	-----	-----	747,230 00
Totals.	-----	\$102,482,072 21	\$342,909,400 12	\$28,331,319 51	\$12,354,499 68	\$387,513,042 44

TABLE No. 44—Continued.

Name.	Location.	Cash in Office and in Banks.	Interest Due and Accrued.	Net Uncollected Premiums.	All Other Admitted Assets.	Total Assets.
Pacific Mutual Life.....	San Francisco	\$152,766 01	\$112,142 61	\$149,440 00	\$58,970 94	\$2,813,858 25
Æthia Life.....	Hartford	4,185,495 54	599,318 26	334,155 25	636,658 62	42,030,799 75
Connecticut Mutual Life.....	Hartford	1,784,032 30	991,460 63	203,253 01	7,091 83	62,229,585 84
Equitable Life.....	New York	11,372,470 15	431,070 74	3,190,744 00	1,002,206 82	183,138,559 14
Germania Life.....	New York	380,978 50	166,184 14	414,154 23	850,644 85	20,037,685 31
Home Life.....	New York	192,863 58	78,696 04	171,142 08	272,074 52	8,570,838 69
Life Insurance Clearing Company	St. Paul	3,331 47	1,503 87	27,991 64	-----	163,697 54
Manhattan Life.....	New York	581,116 50	106,504 85	271,675 00	126,724 49	13,701,318 17
Massachusetts Mutual Life	Springfield, Mass.	800,364 80	321,356 36	480,233 34	803,127 38	15,653,366 60
Mutual Benefit Life.....	Newark	707,616 49	920,326 65	649,676 06	2,123,265 35	55,690,102 42
Mutual Life.....	New York	9,655,198 91	1,080,940 53	3,061,838 98	123,505 25	202,289,423 65
National Life.....	Montpelier, Vt.	228,780 35	272,248 42	429,971 28	901,155 87	10,907,475 78
New England Mutual Life	Boston	647,831 43	218,366 39	212,579 13	562,512 67	24,276,448 62
New York Life.....	New York	5,492,422 69	1,374,206 60	5,571,397 74	3,237,437 47	162,011,770 93
Northwestern Mutual Life	Milwaukee	5,455,990 79	1,054,987 57	1,507,158 44	88,870 87	73,324,694 13
Penn Mutual Life.....	Philadelphia	270,557 82	275,716 11	633,148 65	1,398,035 14	24,800,850 36
Provident Savings Life	New York	114,796 35	23,466 55	133,428 36	16,389 78	1,725,877 68
Travelers.....	Hartford	1,399,941 23	161,063 25	473,647 08	719,713 40	17,669,667 68
Union Central Life.....	Cincinnati	331,259 01	370,141 58	183,853 69	1,114,685 19	12,522,069 41
Union Mutual Life.....	Portland, Me.	186,634 23	65,529 63	163,538 42	13,248 73	6,583,251 92
United States Life.....	New York	155,014 32	93,259 51	208,251 43	-----	7,008,151 29
Washington Life.....	New York	685,808 54	139,782 11	282,246 97	488,981 76	13,233,270 42
Totals.....	-----	\$44,785,271 01	\$8,858,272 30	\$18,723,525 38	\$14,545,300 93	\$960,502,763 58

TABLE No. 45.

Showing the various items composing the Liabilities, Capital Stock not included, of Life Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	Losses Adjusted and in Process of Adjustment.	Losses Reinstated.	Net Value of Outstanding Policies (Combined Experience Table), Interest 4 per cent.	Unpaid Dividends Due Policy Holders.	All Other Liabilities.	Total Liabilities.	Surplus as Regards Policy Holders.
Pacific Mutual Life.	San Francisco	\$14,090 00	\$24,666 00	\$2,416,337 00	-----	\$108,841 14	\$2,563,934 14	\$249,924 11
Atma Life	Hartford	218,418 00	56,000 00	34,321,368 00	-----	115,801 51	34,711,587 51	7,319,212 24
Connecticut Mutual Life	Hartford	120,691 50	59,670 00	53,334,034 00	\$487,479 56	469,780 49	54,471,655 55	7,757,930 29
Equitable Life	New York	1,276,600 94	156,207 00	145,972,696 00	114,211 00	43,526 27	147,563,241 21	35,575,317 93
Germania Life	New York	110,915 48	46,211 07	18,249,135 00	23,687 70	80,364 00	18,510,313 25	1,527,372 06
Home Life	New York	36,214 00	40,000 00	7,297,744 00	8,190 86	3,368 80	7,385,517 66	1,185,321 03
Life Insurance Clearing Co.	St. Paul	7,296 55	3,000 00	27,994 72	-----	-----	38,291 27	125,406 27
Manhattan Life	New York	116,148 64	-----	12,690,148 00	35,234 98	102,166 08	12,943,697 70	757,620 47
Massachusetts Mutual Life	Sp'gfield, Mass.	90,993 00	8,450 00	14,272,299 00	118,352 58	21,726 73	14,511,821 31	1,141,545 29
Mutual Benefit Life	Newark	192,210 87	17,000 00	51,294,605 00	293,821 06	4,046 62	51,801,646 55	3,888,455 87
Mutual Life	New York	633,468 52	374,300 00	179,802,862 00	-----	281,933 81	181,092,564 33	21,136,859 32
National Life	Montpelier, Vt.	2,118 13	17,000 00	9,216,926 10	8,295 68	370,622 78	9,614,962 69	1,430,334 50
New England Mutual Life.	Boston	69,271 00	-----	29,000,188 00	116,002 59	-----	22,185,461 59	2,090,987 03
New York Life	New York	1,456,336 09	44,000 00	135,620,188 00	-----	1,641,939 11	141,782,463 20	20,249,307 73
Northwestern Mutual Life.	Milwaukee	282,244 46	61,200 00	58,642,821 00	110,085 73	82,227 00	59,178,578 19	14,146,115 94
Penn Mutual Life	Philadelphia	118,440 00	10,000 00	21,766,333 00	58,954 62	19,195 76	21,372,923 38	2,827,926 98
Provident Savings Life.	New York	149,290 00	50,100 00	756,391 00	-----	5,159 53	960,930 53	764,947 15
Travelers	Hartford	168,656 95	127,018 80	13,526,529 00	-----	1,368,062 94	15,190,267 69	2,479,399 99
Union Central Life	Cincinnati	37,284 94	24,500 00	10,995,796 00	5,321 11	84,681 30	11,147,583 35	1,374,486 06
Union Mutual Life	Portland, Me.	86,907 58	-----	6,144,478 00	3,073 66	3,093 94	6,237,553 18	359,783 12
United States Life	New York	38,140 00	36,000 00	6,487,582 00	16,375 00	11,968 49	6,590,065 49	478,085 80
Washington Life	New York	80,636 30	-----	12,728,697 00	-----	11,380 31	12,820,713 61	472,556 81
Totals	-----	\$5,306,362 95	\$1,155,322 87	\$820,565,151 82	\$1,399,089 13	\$4,829,846 61	\$833,255,773 38	\$127,394,895 99

TABLE No. 46.

Showing the various items composing the Incomes of Life Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	Premiums.	Interest.	Rents.	All Other Sources.	Total Income.
Pacific Mutual Life	San Francisco	\$792,897 34	\$100,044 00	\$13,841 11	---	\$906,782 45
Atna Life	Hartford	4,984,304 01	1,981,866 46	32,315 09	\$29,190 12	7,027,675 68
Connecticut Mutual Life	Hartford	4,677,972 88	2,939,965 80	298,442 48	20,198 25	7,906,579 41
Equitable Life	New York	36,038,931 09	6,047,461 48	1,583,333 94	---	43,669,726 51
Germania Life	New York	2,989,433 15	788,213 41	128,873 47	1,936 18	3,908,456 21
Home Life	New York	1,494,588 38	351,760 10	35,140 19	7,354 92	1,888,843 59
Life Insurance Clearing Company	St. Paul.	76,448 47	5,959 97	---	---	82,408 44
Manhattan Life	New York	2,056,336 10	542,896 54	103,953 43	20,016 69	2,723,202 76
Massachusetts Mutual Life	Springfield, Mass.	3,109,360 42	659,042 45	23,005 61	40,750 59	3,825,159 07
Mutual Benefit Life	Newark	7,628,152 41	2,722,103 72	45,311 70	---	10,393,567 83
Mutual Life	New York	36,123,163 82	8,285,446 99	842,399 36	---	45,251,010 17
National Life	Montpelier, Vt.	2,472,701 62	446,465 92	12,154 96	---	2,931,322 50
New England Mutual Life	Boston	3,073,506 39	1,030,518 77	75,554 35	18,061 02	4,203,640 53
New York Life	New York	29,411,386 32	6,386,068 26	663,680 27	22,178 68	36,483,313 53
Northwestern Mutual Life	Millwaukee	12,758,666 08	3,420,271 43	70,618 16	16,485 35	16,266,041 02
Penn Mutual Life	Philadelphia	5,215,993 24	1,132,923 42	43,729 82	9,600 46	6,402,246 94
Provident Savings Life	New York	2,140,247 67	47,824 25	26,286 03	---	2,214,357 95
Travelers	Hartford	4,392,635 34	746,830 39	80,932 57	5,747 98	5,226,146 28
Union Central Life	Cincinnati	2,959,154 28	729,378 71	16,189 28	---	3,694,722 27
Union Mutual Life	Portland, Me.	989,552 73	282,513 89	24,079 24	---	1,296,145 86
United States Life	New York	1,226,075 79	321,892 48	1,471 75	2,093 07	1,551,533 09
Washington Life	New York	2,105,750 67	586,541 84	9,997 38	---	2,702,289 89
Totals	---	\$166,721,258 20	\$39,539,990 28	\$4,100,310 19	\$193,613 31	\$210,555,171 98

TABLE NO. 47.

Showing the various items composing the Expenditures of Life Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	Losses and Matured Endowments.	Surrendered Policies.	Premium Notes Voided by Lapse of Policies.	Dividends to Policy Holders.	Dividends to Stockholders.
Pacific Mutual Life	San Francisco	\$342,382 75	\$61,489 31	\$5,449 13	\$104,903 46	\$8,000 00
Aetna Life	Hartford	2,874,422 61	475,881 24	12,977 64	806,859 03	150,000 00
Connecticut Mutual Life	Hartford	4,273,874 99	640,142 83	20,379 50	1,265,415 20	7,000 00
Equitable Life	New York	11,831,263 99	5,116,542 42	---	2,139,734 58	24,000 00
Germania Life	New York	1,391,853 83	345,362 80	---	116,190 31	15,000 00
Home Life	New York	642,346 37	183,085 21	---	191,873 45	7,941 00
Life Insurance Clearing Company	St. Paul	15,301 37	---	---	---	16,000 00
Manhattan Life	New York	1,430,229 57	270,182 15	19,156 89	107,924 48	---
Massachusetts Mutual Life	Springfield, Mass.	1,115,272 30	427,020 13	---	413,741 12	---
Mutual Benefit Life	Newark	3,689,312 06	1,308,601 31	29,389 00	1,674,264 16	---
Mutual Life	New York	13,416,654 57	5,986,449 11	---	1,308,344 69	---
National Life	Montpelier, Vt.	547,591 24	536,836 27	---	122,179 81	---
New England Mutual Life	Boston	1,690,983 00	565,026 25	42,347 07	530,587 65	---
New York Life	New York	9,646,691 39	2,940,242 49	---	1,681,754 70	---
Northwestern Mutual Life	Milwaukee	3,093,182 11	794,771 72	---	1,261,325 10	---
Penn Mutual Life	Philadelphia	1,679,607 62	617,353 88	48,177 38	750,281 02	---
Provident Savings Life	New York	1,082,149 99	9,249 23	---	312,837 70	6,977 60
Travelers	Hartford	1,887,406 92	299,977 17	---	---	100,000 00
Union Central Life	Cincinnati	644,462 42	264,245 38	205,489 82	125,894 32	10,000 00
Union Mutual Life	Pittsburgh, Pa.	619,060 37	59,644 36	22,789 66	32,294 50	---
United States Life	New York	735,556 16	103,201 67	5,478 94	87,776 43	30,800 00
Washington Life	New York	920,138 78	327,910 23	---	209,342 05	8,750 00
Totals	---	\$63,569,714 41	\$21,233,215 16	\$411,645 03	\$13,243,523 76	\$384,468 60

TABLE No. 47—Continued.

Name.	Location.	Commissions.	Salaries.	Medical Examiners.	All Other Payments.	Total Expendi- tures.
Pacific Mutual Life	San Francisco	\$154,588 63	\$48,197 42	\$9,782 95	\$67,851 74	\$802,645 39
Aetna Life	Hartford	562,707 08	105,189 61	36,896 71	290,149 01	5,314,782 93
Connecticut Mutual Life	Hartford	330,098 94	140,584 54	24,153 88	591,760 76	7,286,380 64
Equitable Life	New York	4,383,873 24	572,401 61	279,053 89	3,196,614 20	27,426,483 93
Germania Life	New York	368,781 39	84,011 46	29,713 23	317,841 46	2,677,754 48
Home Life	New York	229,287 85	79,910 67	22,407 50	242,050 89	1,605,961 94
Life Insurance Clearing Company	St. Paul	31,301 47	10,502 16	3,124 50	10,907 94	79,078 44
Manhattan Life	New York	279,171 62	92,084 19	46,935 25	316,734 35	2,578,418 50
Massachusetts Mutual Life	Springfield, Mass.	409,824 52	103,774 18	40,147 35	260,209 88	2,769,989 48
Mutual Benefit Life	Newark	774,441 52	169,612 53	81,648 26	473,724 00	8,201,002 84
Mutual Life	New York	5,596,443 10	518,571 71	425,109 51	3,657,318 57	30,878,891 26
National Life	Montpelier, Vt.	392,966 26	41,861 74	34,197 07	182,146 56	1,857,778 95
New England Mutual Life	Boston	231,210 58	107,093 33	17,717 23	248,932 73	3,433,897 84
New York Life	New York	4,715,938 07	1,437,166 67	477,760 18	3,239,876 06	24,139,429 56
Northwestern Mutual Life	Milwaukee	1,382,189 35	212,439 68	103,514 43	633,516 53	7,480,908 92
Penn Mutual Life	Philadelphia	487,598 21	104,735 31	45,266 67	364,012 50	4,097,032 59
Provident Savings Life	New York	304,555 59	81,103 37	38,006 54	153,288 85	1,988,168 87
Travelers	Hartford	832,551 68	137,018 26	24,691 67	887,670 19	4,099,295 89
Union Central Life	Cincinnati	399,892 37	82,918 69	41,536 50	297,564 12	2,072,003 62
Union Mutual Life	Portland, Me.	180,079 76	51,937 41	18,880 84	270,569 94	1,255,256 84
United States Life	New York	186,613 28	55,642 82	24,367 50	176,925 25	1,406,362 05
Washington Life	New York	192,112 66	85,188 84	22,740 00	232,221 00	1,998,403 56
Totals		\$22,326,207 17	\$4,321,916 20	\$1,847,351 66	\$16,111,886 53	\$143,449,928 52

TABLE NO. 48.

Showing the Number and Amount of Policies, including additions, in force at the end of the previous year, and an Exhibit of the Policies Issued and of those which have ceased to be in force during the year, of Life Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	POLICIES IN FORCE DECEMBER 31, 1893.		POLICIES ISSUED AND REVIVED DURING THE YEAR.		TOTAL.	
		Number.	Amount Insured.	Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life.....	San Francisco	5,526	\$13,725,832 00	1,516	\$3,221,047 00	7,042	\$16,946,879 00
Ætna Life.....	Hartford	82,745	135,450,723 00	9,497	17,956,460 00	92,242	153,407,183 00
Connecticut Mutual Life	Hartford	65,701	156,994,498 00	4,120	10,331,207 00	69,821	167,325,705 00
Equitable Life.....	New York	278,435	932,532,577 00	54,046	175,971,019 00	332,481	1,108,503,596 00
Germania Life.....	New York	38,925	68,586,382 00	6,495	11,304,992 00	45,420	79,900,374 00
Home Life.....	New York	19,717	39,220,330 00	5,023	10,287,850 00	24,740	49,508,180 00
Life Insurance Clearing Company	St. Paul						
Manhattan Life.....	New York	24,855	64,294,470 00	6,070	13,776,090 00	30,925	78,070,560 00
Massachusetts Mutual Life	Springfield, Mass.	31,366	83,760,969 00	8,308	20,751,124 00	39,674	104,512,093 00
Mutual Benefit Life.....	Newark	77,493	202,276,750 00	12,564	30,822,411 00	90,057	233,099,161 00
Mutual Life.....	New York	273,213	802,867,478 00	82,132	211,551,877 00	355,345	1,014,419,365 00
National Life.....	Montpelier, Vt.	28,344	61,632,613 00	6,813	14,769,916 00	35,157	76,402,529 00
New England Mutual Life	Boston	32,156	92,429,019 00	3,863	11,050,210 00	36,019	103,479,229 00
New York Life.....	New York	253,876	779,156,678 00	81,324	206,545,332 00	335,200	985,702,070 00
Northwestern Mutual Life	Milwaukee	136,410	325,152,947 00	21,257	50,436,320 00	157,667	375,589,267 00
Penn Mutual Life.....	Philadelphia	47,485	124,287,718 00	9,243	22,303,800 00	56,728	146,591,518 00
Provident Savings Life.....	New York	24,533	83,101,434 00	7,742	22,114,526 00	32,275	105,215,960 00
Travelers.....	Hartford	30,124	79,995,867 00	4,898	18,388,586 00	35,022	98,384,453 00
Union Central Life.....	Cincinnati	43,124	70,574,751 00	12,615	22,745,434 00	55,739	93,320,185 00
Union Mutual Life.....	Portland, Me.	19,164	35,914,417 00	4,343	8,404,358 00	23,507	44,318,775 00
United States Life.....	New York	18,358	42,735,859 00	4,267	11,423,314 00	22,625	54,159,173 00
Washington Life.....	New York	24,359	49,709,521 00	4,679	8,759,236 00	29,038	58,468,757 00
Totals.....		1,555,909	\$4,244,709,833 00	350,815	\$902,915,179 00	1,906,724	\$5,147,625,012 00

TABLE No. 48—Continued.

Name.	Location.	POLICIES TERMINATED.		NET POLICIES IN FORCE DECEMBER 31, 1894.	
		Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life.....	San Francisco.	1,060	\$2,793,984 00	5,982	\$14,152,895 00
Ætna Life.....	Hartford.....	8,872	17,493,387 00	83,370	135,907,796 00
Connecticut Mutual Life.....	Hartford.....	3,842	10,638,834 00	65,979	156,686,871 00
Equitable Life.....	New York.....	50,904	194,946,863 00	281,577	913,556,733 00
Germania Life.....	New York.....	5,407	10,937,504 00	40,013	68,962,570 00
Home Life.....	New York.....	4,796	10,700,445 00	19,944	38,807,735 00
Life Insurance Clearing Company	St. Paul.....				
Manhattan Life.....	New York.....	5,783	16,451,885 00	25,142	61,618,675 00
Massachusetts Mutual Life.....	Springfield, Mass.....	5,280	14,634,813 00	34,394	89,877,280 00
Mutual Benefit Life.....	Newark.....	9,313	23,723,633 00	80,744	209,369,528 00
Mutual Life.....	New York.....	56,830	159,708,604 00	298,515	854,710,761 00
National Life.....	Montpelier, Vt.....	4,971	11,426,579 00	30,186	64,975,950 00
New England Mutual Life.....	Boston.....	3,023	9,610,842 00	32,996	93,868,387 00
New York Life.....	New York.....	57,600	172,407,910 00	277,600	813,294,160 00
Northwestern Mutual Life.....	Milwaukee.....	12,767	34,891,698 00	144,900	340,697,569 00
Penn Mutual Life.....	Philadelphia.....	7,177	20,054,443 00	49,551	126,537,075 00
Provident Savings Life.....	New York.....	6,620	21,190,922 00	25,655	84,025,038 00
Travelers.....	Hartford.....	4,120	14,019,923 00	30,902	84,364,530 00
Union Central Life.....	Cincinnati.....	9,992	18,408,887 00	45,747	75,211,298 00
Union Mutual Life.....	Portland, Me.....	3,957	8,006,734 00	19,550	36,312,041 00
United States Life.....	New York.....	4,077	11,959,923 00	18,548	42,199,250 00
Washington Life.....	New York.....	4,395	8,840,660 00	24,643	49,628,097 00
Totals.....		270,786	\$792,860,473 00	1,635,938	\$4,354,764,539 00

TABLE No. 49.

Showing the Number and Amount of Policies which have ceased to be in force during the year, with their mode of termination, of Life Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	BY DEATH.		BY EXPIRATION AND MATURITY.		BY SURRENDER.	
		Number.	Amount Insured.	Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life.....	San Francisco.....	69	\$165,714 00	14	\$54,700 00	243	\$720,895 00
Fetna Life.....	Hartford.....	1,210	1,985,060 00	1,390	2,181,823 00	1,407	3,439,481 00
Connecticut Mutual Life.....	Hartford.....	491	3,923,587 00	203	325,751 00	667	1,561,071 00
Equitable Life.....	New York.....	3,051	11,253,337 00	492	1,633,177 00	10,356	40,018,969 00
Germania Life.....	New York.....	555	1,051,396 00	320	349,436 00	871	1,707,980 00
Home Life.....	New York.....	243	548,405 00	63	93,441 00	971	2,238,255 00
Life Insurance Clearing Company	St. Paul.....						
Manhattan Life.....	New York.....	451	1,371,175 00	48	130,725 00	329	811,574 00
Massachusetts Mutual Life.....	Springfield, Mass.....	351	987,026 00	105	255,359 00	1,367	3,351,447 00
Mutual Benefit Life.....	Newark.....	1,091	3,484,733 00	923	2,458,188 00	3,285	8,950,909 00
Mutual Life.....	New York.....	3,374	11,802,877 00	873	2,052,394 00	9,126	27,721,360 00
National Life.....	Montpelier, Vt.....	224	477,925 00	105	221,333 00	1,642	3,753,541 00
New England Mutual Life.....	Boston.....	445	1,350,754 00	179	453,899 00	1,160	3,059,974 00
New York Life.....	New York.....	2,565	8,282,508 00	582	2,950,974 00	5,362	18,359,576 00
Northwestern Mutual Life.....	Milwaukee.....	1,130	2,743,491 00	547	3,385,136 00	2,938	4,982,602 00
Penn Mutual Life.....	Philadelphia.....	536	1,611,525 00	320	916,639 00	1,376	3,634,705 00
Provident Savings Life.....	New York.....	280	1,087,461 00	5,147	16,568,625 00	70	135,600 00
Travelers.....	Hartford.....	312	747,552 00	210	367,420 00	425	1,012,599 00
Union Central Life.....	Cincinnati.....	322	565,998 00	230	441,312 00	424	777,822 00
Union Mutual Life.....	Portland, Me.....	241	457,716 00	458	851,457 00	172	343,381 00
United States Life.....	New York.....	289	640,046 00	154	847,186 00	187	586,181 00
Washington Life.....	New York.....	299	748,670 00	120	159,978 00	1,075	2,479,807 00
Totals.....	.....	17,529	\$55,287,556 00	12,483	\$36,698,953 00	43,453	\$128,667,729 00

TABLE No. 49—Continued.

Name.	Location.	By LAPSE.		By CHANGE AND DECREASE, AND NOT TAKEN.	
		Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life	San Francisco	552	\$1,375,000 00	182	\$477,675 00
Aetna Life	Hartford	3,015	6,876,609 00	1,850	3,896,414 00
Connecticut Mutual Life	Hartford	1,232	2,844,000 00	249	1,984,425 00
Equitable Life	New York	24,852	65,568,019 00	12,153	76,473,361 00
Germania Life	New York	2,352	4,570,600 00	1,309	3,257,492 00
Home Life	New York	2,281	4,840,650 00	1,238	2,979,694 00
Life Insurance Clearing Company	St. Paul				
Manhattan Life	New York	2,922	7,377,202 00	2,033	6,761,209 00
Massachusetts Mutual Life	Springfield, Mass.	1,812	4,237,761 00	1,645	5,803,220 00
Mutual Benefit Life	Newark	2,409	5,306,998 00	1,605	3,528,805 00
Mutual Life	New York	24,626	62,873,450 00	18,831	55,258,523 00
National Life	Montpelier, Vt.	1,912	4,298,000 00	1,088	2,675,780 00
New England Mutual Life	Boston	776	1,940,044 00	463	2,806,171 00
New York Life	New York	33,053	85,777,205 00	16,038	57,037,647 00
Northwestern Mutual Life	Milwaukee	5,780	12,528,636 00	2,372	11,251,833 00
Penn Mutual Life	Philadelphia	3,567	9,541,970 00	1,378	4,349,604 00
Provident Savings Life	New York	165	298,250 00	958	3,100,986 00
Travelers	Hartford	1,780	6,384,070 00	1,393	5,508,282 00
Union Central Life	Cincinnati	6,242	10,599,016 00	2,774	6,016,643 00
Union Mutual Life	Portland, Me.	2,313	4,452,456 00	773	1,901,744 00
United States Life	New York	2,655	7,634,760 00	792	2,251,750 00
Washington Life	New York	2,412	4,335,268 00	489	1,116,937 00
Totals		126,708	\$313,659,964 00	69,613	\$258,438,195 00

TABLE No. 50.

Summary of Assets, Liabilities, Income, Expenditures, etc., of Miscellaneous Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	Cash Capital Paid Up.	Assets.	Liabilities, Capital Not Included.	Income.	Expenditures.	Losses Incurred During the Year.	Net Surplus.
American Surety	New York	\$2,000,000 00	\$3,976,916 80	\$1,162,613 68	\$1,032,222 29	\$765,415 07	\$291,749 55	\$814,303 12
Employers Liability	London	-----	1,124,130 22	693,690 32	919,761 72	901,452 66	572,132 55	430,539 90
Fidelity and Casualty	New York	250,000 00	2,136,700 33	1,674,580 81	2,455,631 69	2,259,182 48	871,532 49	212,119 52
Fidelity and Deposit	Baltimore	500,000 00	823,591 52	95,537 14	202,486 08	85,391 75	31,153 04	228,054 38
Hartford Steam Boiler	Hartford	500,000 00	1,955,255 24	1,261,529 09	1,008,146 00	738,788 90	71,129 29	138,726 15
Lloyds Plate Glass	New York	250,000 00	626,178 34	245,398 83	429,160 46	379,798 72	136,233 30	130,779 51
London Guarantee and Accident	London	-----	518,140 88	263,656 34	406,690 33	286,620 64	97,200 96	254,484 54
Metropolitan Plate Glass	New York	100,000 00	421,377 92	148,877 80	265,863 18	231,846 21	92,034 00	172,500 12
National Surety	Kansas City, Mo.	250,000 00	308,025 51	67,872 09	156,703 97	136,017 17	40,345 21	-----
New York Plate Glass	New York	100,000 00	237,471 46	104,854 86	191,864 10	156,184 39	57,033 41	32,616 60
Pacific Surety	San Francisco	100,000 00	157,265 42	20,913 94	38,792 18	37,898 38	12,850 10	36,351 48
Preferred Accident	New York	100,000 00	408,647 00	205,545 86	662,729 80	616,869 74	249,754 68	103,101 14
Security Loan and Trust	Los Angeles	134,100 00	250,750 31	82,689 06	372,643 99	29,263 64	-----	33,951 25
Standard Life and Accident	Detroit	200,000 00	829,662 39	575,896 71	932,188 28	877,575 94	429,550 51	53,765 98
Union Casualty and Surety	St. Louis	250,000 00	690,596 65	384,122 39	587,317 41	503,071 36	253,002 02	56,474 26
Totals.	-----	\$4,734,100 00	\$14,464,709 99	\$6,987,688 92	\$9,662,201 48	\$8,060,377 05	\$3,205,721 11	\$2,752,767 65

TABLE No. 51.

Showing the various items composing the Assets of Miscellaneous Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	Real Estate.	Mortgage Loans.	Stocks and Bonds Owned by the Company.	Collateral Loans.	Cash in Office and in Banks.
American Surety	New York	\$2,142,492 53	\$15,000 00	\$1,603,846 24		\$133,997 81
Employers Liability	London			879,595 00		8,657 40
Fidelity and Casualty	New York	325,035 27	23,206 64	1,438,228 75		46,053 36
Fidelity and Deposit	Baltimore	541,577 73		215,503 00		44,275 15
Hartford Steam Boiler	Hartford	89,996 33	281,020 00	1,231,956 06	\$5,000 00	100,891 81
Lloyds Plate Glass	New York	255,000 00		270,899 50		22,079 23
London Guarantee and Accident	London			386,047 13		24,932 54
Metropolitan Plate Glass	New York	150,000 00		191,835 00		44,828 89
National Surety	Kansas City, Mo.	5,900 00	237,045 00	5,280 00		45,772 33
New York Plate Glass	New York			201,070 00		9,399 64
Pacific Surety	San Francisco	4,500 00	83,460 00		2,000 00	58,798 64
Preferred Accident	New York			237,190 95		122,122 80
Security Loan and Trust	Los Angeles	14,446 37	119,257 75	19,127 68	800 00	6,673 48
Standard Life and Accident	Detroit	7,000 00	360,416 23	157,000 00		54,783 02
Union Casualty and Surety	St. Louis		172,000 00	285,250 00	25,000 00	28,448 60
Totals		\$3,545,998 23	\$1,291,405 62	\$7,122,829 31	\$32,800 00	\$751,714 70

TABLE No. 51—Continued.

Name.	Location.	Interest Due and Accrued.	Premiums in Course of Collection.	All Other Assets.	Total Assets.
American Surety	New York	\$27,401 52	\$54,178 70	-----	\$3,976,916 80
Employers Liability	London	7,297 50	228,580 32	-----	1,124,130 22
Fidelity and Casualty	New York	1,588 81	302,537 50	-----	2,136,700 33
Fidelity and Deposit	Baltimore	-----	12,270 76	\$9,964 88	823,591 52
Hartford Steam Boiler	Hartford	-----	215,881 62	-----	1,955,255 24
Lloyds Plate Glass	New York	30,509 42	66,520 80	1,678 81	626,178 34
London Guarantee and Accident	London	1,655 30	105,505 91	-----	518,140 88
Metropolitan Plate Glass	New York	572 26	34,141 77	-----	421,377 92
National Surety	Kansas City, Mo.	4,448 60	9,579 58	-----	308,025 51
New York Plate Glass	New York	-----	27,001 82	-----	237,471 46
Pacific Surety	San Francisco	3,834 95	4,671 83	-----	157,265 42
Preferred Accident	New York	2,218 25	47,115 00	-----	408,647 00
Security Loan and Trust	Los Angeles	11,728 00	-----	78,717 03	250,750 31
Standard Life and Accident	Detroit	16,726 87	233,736 27	-----	829,692 39
Union Casualty and Surety	St. Louis	2,237 47	177,660 58	-----	690,586 65
Totals	-----	\$110,218 95	\$1,519,352 46	\$90,360 72	\$14,464,709 99

TABLE No. 52.

Showing the various items composing the Liabilities, except Capital Stock, of Miscellaneous Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends.
American Surety	New York	-----	\$118,641 90	\$125,875 00	\$40,569 00
Employers Liability	London	-----	206,255 00	22,850 00	-----
Fidelity and Casualty	New York	-----	343,994 69	23,688 06	-----
Fidelity and Deposit	Baltimore	-----	8,779 67	-----	-----
Hartford Steam Boiler	Hartford	-----	25,557 58	-----	-----
Lloyds Plate Glass	New York	-----	2,548 07	-----	-----
London Guarantee and Accident	London	-----	36,929 99	5,420 00	-----
Metropolitan Plate Glass	New York	-----	3,600 00	-----	-----
National Surety	Kansas City, Mo.	-----	3,610 59	-----	-----
New York Plate Glass	New York	\$2,181 38	-----	-----	405 00
Pacific Surety	San Francisco	-----	4,500 00	-----	-----
Preferred Accident	New York	-----	28,770 87	11,179 00	-----
Security Loan and Trust	Los Angeles	-----	-----	74,374 90	-----
Standard Life and Accident	Detroit	-----	17,738 86	763 87	-----
Union Casualty and Surety	St. Louis	-----	38,726 65	-----	-----
Totals	-----	\$2,181 38	\$839,553 87	\$264,750 83	\$40,974 00

TABLE No. 52—Continued.

Name.	Location.	Reinsurance.	All Other Claims.	Total Liabilities, Capital not Included.	Net Surplus.
American Surety	New York	\$478,408 59	\$390,119 19	\$1,162,613 68	\$814,303 12
Employers Liability	London	418,853 32	45,632 00	693,590 32	430,539 90
Fidelity and Casualty	New York	1,257,246 64	49,651 42	1,674,580 81	212,119 52
Fidelity and Deposit	Baltimore	86,757 47		95,537 14	228,054 38
Hartford Steam Boiler	Hartford	1,216,462 54	19,508 97	1,261,529 09	193,726 15
Lloyds Plate Glass	New York	205,078 37	37,772 39	245,398 83	130,779 51
London Guarantee and Accident	London	194,093 35	27,213 00	263,656 34	54,484 54
Metropolitan Plate Glass	New York	132,310 39	13,067 41	148,877 80	172,500 12
National Surety	Kansas City, Mo.	62,039 70	2,221 80	67,872 09	
New York Plate Glass	New York	93,682 23	8,991 25	104,854 86	32,616 60
Pacific Surety	San Francisco	15,133 36	875 58	20,913 94	36,351 48
Preferred Accident	New York	125,731 00	39,864 99	205,545 86	103,101 14
Security Loan and Trust	Los Angeles	425 00	82,274 06	82,699 06	33,951 25
Standard Life and Accident	Detroit	425,938 10	57,244 85	575,896 71	53,765 68
Union Casualty and Surety	St. Louis	344,118 35	513 52	384,122 39	56,474 26
Totals		\$5,056,278 41	\$783,950 43	\$6,987,688 92	\$2,752,767 65

TABLE No. 53.

Showing the various items composing the Incomes of Miscellaneous Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	Premiums.	Interest on Mortgages.	Interest and Dividends from Other Sources.	Received from all Other Sources.	Total Income.
American Surety	New York	\$946,095 70	-----	\$59,063 57	\$27,063 02	\$1,032,222 29
Employers Liability	London	882,813 65	-----	36,948 07	-----	919,761 72
Fidelity and Casualty	New York	2,383,951 09	\$1,717 71	68,578 65	1,384 24	2,455,631 69
Fidelity and Deposit	Baltimore	168,396 71	-----	10,449 66	23,639 71	202,486 08
Hartford Steam Boiler	Hartford	934,028 29	15,510 27	56,991 90	1,615 54	1,008,146 00
Lloyds Plate Glass	New York	406,804 78	-----	9,936 89	12,358 79	429,160 46
London Guarantee and Accident	London	394,206 96	-----	12,483 37	-----	406,690 33
Metropolitan Plate Glass	New York	255,618 36	-----	7,304 40	2,940 42	265,863 18
National Surety	Kansas City, Mo.	138,584 57	17,799 40	300 00	20 00	156,703 97
New York Plate Glass	New York	184,919 35	-----	6,944 75	-----	191,864 10
Pacific Surety	San Francisco	29,618 71	9,073 47	10,180 75	100 00	38,792 18
Preferred Accident	New York	652,549 05	-----	-----	-----	692,729 80
Security Loan and Trust	Los Angeles	903,960 49	13,279 57	6,706 88	359,364 42	372,643 99
Standard Life and Accident	Detroit	568,766 05	20,404 52	12,086 34	1,116 39	932,188 28
Union Casualty and Surety	St. Louis	-----	6,465 02	-----	-----	587,317 41
Totals	-----	\$8,850,313 76	\$84,249 96	\$298,035 23	\$429,602 53	\$9,662,201 48

TABLE No. 54.

Showing the various items composing the Expenditures of Miscellaneous Insurance Companies doing business in California, on December 31, 1894.

Name.	Location.	Losses.	Dividends.	Brokerage and Commission.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
American Surety.....	New York	\$275,098 03	\$119,431 00	\$34,612 45	\$211,925 37	\$30,010 39	\$94,337 83	\$765,415 07
Employers Liability.....	London	559,997 55	-----	179,160 59	72,916 58	18,896 11	70,481 83	901,452 66
Fidelity and Casualty.....	New York	871,532 49	40,000 00	680,285 65	237,821 08	35,931 43	393,611 83	2,259,182 48
Fidelity and Deposit.....	Baltimore	24,631 27	-----	22,800 59	14,629 26	8,618 95	14,711 68	85,391 75
Hartford Steam Boiler.....	Hartford	65,282 26	60,000 00	207,468 35	29,118 00	16,926 23	414,994 06	793,788 90
Lloyds Plate Glass.....	New York	136,541 31	42,500 00	112,796 94	43,745 94	13,028 48	31,186 05	379,798 72
London Guarantee and Accident.....	London	110,969 86	-----	125,840 19	16,516 04	4,357 08	28,937 47	286,620 64
Metropolitan Plate Glass.....	New York	90,054 31	16,000 00	80,174 79	39,613 23	3,480 03	2,523 85	231,846 21
National Surety.....	Kansas City, Mo.	42,381 71	-----	13,451 25	44,876 95	1,838 28	33,468 98	136,017 17
New York Plate Glass.....	New York	57,884 44	-----	55,042 74	25,298 07	4,600 09	13,359 05	156,184 39
Pacific Surety.....	San Francisco	8,739 68	8,055 00	3,236 47	12,269 26	1,203 15	4,374 82	37,898 38
Preferred Accident.....	New York	235,747 67	6,000 00	176,989 82	166,529 01	8,670 23	22,923 01	616,869 74
Security Loan and Trust.....	Los Angeles	7,932 00	7,932 00	1,496 49	5,955 00	7,333 06	6,547 09	29,263 64
Standard Life and Accident.....	Detroit	429,550 51	6,000 00	224,333 11	121,652 86	26,676 75	69,362 71	877,575 94
Union Casualty and Surety.....	St. Louis	213,512 50	-----	179,982 34	32,835 26	12,423 20	64,318 06	503,071 36
Totals.....		\$3,121,943 59	\$305,918 00	\$2,097,681 77	\$1,075,701 91	\$193,993 46	\$1,265,138 32	\$8,060,377 05

TABLE No. 55.

9 I Showing the amount of Risks Written, Premiums Received, and the amount of Risks in Force, on December 31, 1894, with Premiums thereon, of Miscellaneous Insurance Companies doing business in California.

Name.	Location.	Risks Written During the Year.	Premiums.	Risks in Force December 31, 1894.	Premiums.
American Surety.....	New York.....	\$171,228,612 00	\$1,089,437 87	\$153,514,313 00	\$956,817 17
Employers Liability.....	London.....	236,193,206 00	1,039,330 84	189,513,241 00	842,447 37
Fidelity and Casualty.....	New York.....	487,707,136 00	3,096,396 82	393,367,656 00	2,511,262 22
Fidelity and Deposit.....	Baltimore.....	35,898,419 00	178,165 68	27,230,075 00	173,514 94
Hartford Steam Boiler.....	Hartford.....	102,628,629 00	914,213 59	244,868,481 00	2,300,959 24
Lloyds Plate Glass.....	New York.....	14,583,459 00	437,968 16	14,411,863 00	408,107 07
London Guarantee and Accident.....	London.....	56,838,700 00	488,351 01	46,886,150 00	388,186 69
Metropolitan Plate Glass.....	New York.....	10,306,184 00	294,356 43	9,012,552 00	264,620 77
National Surety.....	Kansas City, Mo.....	55,729,487 00	157,768 65	42,572,962 00	124,079 39
New York Plate Glass.....	New York.....	8,180,591 00	226,927 64	6,704,704 00	139,664 05
Pacific Surety.....	San Francisco.....	6,005,036 00	34,829 98	4,041,141 00	30,266 72
Preferred Accident.....	New York.....	647,301,000 00	670,762 05	331,007,000 00	251,462 00
Security Loan and Trust.....	Los Angeles.....	110,182 00	860 00	108,182 00	850 00
Standard Life and Accident.....	Detroit.....	144,135,113 00	1,111,414 14	109,412,630 00	831,876 20
Union Casualty and Surety.....	St. Louis.....	91,096,050 00	751,723 67	67,773,666 00	623,814 76
Totals.....	-----	\$2,067,961,804 00	\$10,492,506 53	\$1,640,424,616 00	\$9,917,928 59

TABLE No. 56.

Showing the Income and Expenditures during the year 1894, and the Financial Condition on December 31, 1894, of all Assessment Life, Accident, and Endowment Associations authorized to do business in the State.

Name.	Location.	INCOME.			EXPENDITURES.		
		Paid by Members.	Other Receipts.	Total Income.	Paid to Members.	Expenses.	Total Expenditures.
Bankers Alliance	Los Angeles	\$131,912 13	\$2,065 24	\$133,977 37	\$82,555 55	\$44,751 33	\$127,306 88
Bankers Life Association	Des Moines, Ia.	685,455 01	65,174 50	750,629 51	370,648 65	124,957 00	500,605 65
Bankers Life Association	St. Paul, Minn.	414,074 23	16,821 12	430,895 35	234,813 00	90,782 32	325,595 32
Bay State Beneficiary Association	Westfield, Mass.	650,505 82	6,066 60	656,572 42	514,964 28	110,535 28	625,499 56
California Mutual Benefit Society	San Francisco	22,107 67	1,006 00	23,113 67	3,454 80	19,933 73	23,388 53
Connecticut Indemnity Association	Waterbury, Conn.	139,172 97	75,178 19	214,351 16	42,013 68	122,031 86	164,045 54
Covenant Mutual Benefit Association	Galesburg, Ill.	1,467,991 80	18,655 57	1,486,647 37	1,218,558 70	308,051 07	1,526,609 77
Fidelity Mutual Aid Association	San Francisco	56,260 43	305 00	56,565 43	12,246 58	44,369 22	56,615 80
Fidelity Mutual Life Association	Philadelphia	1,118,303 57	38,433 87	1,156,737 44	436,796 26	522,051 44	958,847 70
Hartford Life and Annuity	Hartford	1,637,201 12	53,168 05	1,690,369 17	1,204,412 17	341,373 11	1,545,785 28
Los Angeles Mutual Life and Accident	Los Angeles	5,125 12	7,785 99	12,911 11	1,843,802 55	6,304 96	6,304 96
Massachusetts Benefit Life Association	Boston	2,407,787 80	32,408 12	2,440,195 92	952 30	515,284 53	2,359,087 08
Mutual Indemnity Company	San Francisco	12,060 98	118 45	12,179 43	8,049 76	9,002 06	9,002 06
Mutual Reserve Fund Life Association	New York	4,716,295 56	227,444 05	4,943,739 59	3,078,787 42	1,557,749 42	4,636,536 84
National Accident Society	New York	65,119 45	5,516 41	70,635 86	20,061 12	44,268 71	64,329 83
National Benevolent Association	Minneapolis	152,824 58	6,306 29	159,130 87	101,441 13	58,996 69	160,437 82
National Life Association	Hartford	546,320 41	12,319 01	558,639 42	299,549 36	208,969 09	508,547 36
New England Mutual Accident Ass'n	Boston	143,520 82	2,728 26	146,249 08	61,133 49	79,041 28	140,174 77
Northwestern Life Association	Minneapolis	178,731 48	3,882 23	182,613 71	102,482 10	63,431 09	165,913 19
Northwestern Masonic Aid Association	Chicago	2,312,245 70	43,259 88	2,355,505 58	1,884,657 14	452,654 41	2,337,311 55
Omaha Life Association	Omaha	19,368 45	1,077 71	20,446 16	8,009 46	11,776 71	20,386 17
Security Mutual Life Association	Binghamton, N. Y.	229,541 65	20,580 29	250,121 94	64,001 18	123,284 42	187,285 60
United Life Insurance Association	New York	155,450 67	14,139 11	169,589 78	137,502 33	49,972 41	187,474 74
United States Mutual Accident Ass'n	New York	777,468 67	73,291 46	850,760 13	376,366 46	475,709 20	852,075 66
Weekly Benefit Society	San Francisco	8,136 75	24 53	8,161 28	2,682 50	4,111 15	6,793 65
Totals		\$18,052,982 84	\$728,355 91	\$18,781,338 75	\$12,102,491 21	\$5,393,470 10	\$17,495,961 31

TABLE No. 57.

Showing the Risks Written and Risks Terminated during the year, and Certificates in Force on December 31, 1894, of all Assessment Life, Accident, and Endowment Associations authorized to do business in the State.

Name.	Location.	CERTIFICATES WRITTEN.		CERTIFICATES TERMINATED.		IN FORCE DECEMBER 31, 1894.	
		Number.	Amount.	Number.	Amount.	Number.	Amount.
Bankers Alliance	Los Angeles	3,022	\$7,251,250 00	2,405	\$5,863,750 00	4,299	\$10,592,500 00
Bankers Life Association	Des Moines, Ia.	6,741	13,487,000 00	1,843	3,686,000 00	29,648	59,296,000 00
Bankers Life Association	St. Paul, Minn.	2,175	4,344,000 00	2,271	4,536,000 00	11,743	23,486,000 00
Bay State Beneficiary Association	Westfield, Mass.	7,323	15,657,200 00	6,698	17,256,650 00	17,012	46,111,175 00
California Mutual Benefit Society	San Francisco	2,287	22,107 00	2,013	15,054 00	1,602	19,532 00
Connecticut Indemnity Association	Waterbury, Conn.	1,771	3,847,675 00	1,904	2,854,575 00	4,366	7,250,400 00
Covenant Mutual Benefit Association	Galesburg, Ill.	10,705	17,327,500 00	10,397	20,592,375 00	45,322	98,440,375 00
Fidelity Mutual Aid Association	San Francisco	3,468	374,000 00	3,417	326,050 00	3,474	359,000 00
Fidelity Mutual Life Association	San Francisco	8,044	19,449,750 00	5,132	12,702,200 00	22,744	53,132,900 00
Hartford Life and Annuity	Philadelphia	7,004	12,114,000 00	5,580	12,269,500 00	40,749	87,336,500 00
Los Angeles Mutual Life and Accident	Los Angeles	128	249,000 00	30	56,000 00	98	193,000 00
Massachusetts Benefit Life Association	Boston	10,583	16,217,900 00	5,767	14,710,050 00	39,880	106,889,455 00
Mutual Indemnity Company	San Francisco	1,328	408,925 00	818	222,000 00	510	186,925 00
Mutual Reserve Fund Life Association	New York	24,271	66,408,225 00	10,920	35,649,184 00	96,067	293,366,106 00
National Accident Society	New York	2,112	19,544,000 00	2,033	18,139,750 00	4,158	37,307,500 00
National Benevolent Association	Minneapolis	2,164	3,186,750 00	1,951	4,267,500 00	7,221	14,893,000 00
National Life Association	Hartford	5,394	12,209,196 00	3,137	5,577,933 00	14,345	24,647,134 00
New England Mutual Accident Association	Boston	6,184	38,568,500 00	4,019	16,895,400 00	11,927	65,444,350 00
Northwestern Life Association	Minneapolis	3,321	4,479,750 00	3,108	4,241,950 00	10,032	14,411,550 00
Northwestern Masonic Aid Association	Chicago	11,547	22,344,500 00	9,239	23,738,500 00	48,081	141,154,500 00
Omaha Life Association	Omaha	2,242	5,839,900 00	1,281	2,829,000 00	6,134	13,756,200 00
Security Mutual Life Association	Binghamton, N. Y.	646	2,041,200 00	606	1,874,500 00	3,597	12,191,300 00
United Life Insurance Association	New York	32,811	167,225,600 00	30,192	166,548,500 00	54,621	274,198,700 00
United States Mutual Accident Association	New York	292		95		595	
Weekly Benefit Society	San Francisco						
Totals		155,563	\$452,592,926 00	114,856	\$374,852,421 00	478,225	\$1,834,584,102 00

TABLE No. 58.

Statement of Office Collections, showing amounts collected from the different Companies for the year ending December 31, 1894, for filing and certifying copies of papers, taxes, and substitution of securities.

Name.	Amount.	Name.	Amount.
Fireman's Fund	\$20 00	Amount brought forward	\$26,669 25
Home Mutual	20 00	Alliance	40 00
Sun	20 00	Atlas	31 00
Pacific Mutual Life	75 00	Baloise Fire	20 00
Pacific Surety	20 00	British America	20 00
Etna	20 00	Caledonian	20 00
Agricultural	571 53	Commercial Union	20 00
American (N. J.)	645 24	Guardian Fire and Life	21 00
American (Mass.)	450 18	Hamburg-Bremen	20 00
American Central	1,091 56	Hamburg-Magdeburg	20 00
American Fire (Pa.)	1,197 58	Helvetia Swiss Fire	20 00
American Fire (N. Y.)	583 23	Imperial	30 00
Boylston	215 87	Lancashire	21 00
Broadway	289 41	Lion Fire	30 00
Columbian Fire	20 00	Liverpool & London & Globe	20 00
Connecticut Fire	20 00	London	30 00
Continental	491 91	London and Lancashire	20 00
Delaware	629 87	Magdeburg Fire	20 00
Equitable Fire and Marine	20 00	Manchester Fire	20 00
Farragut Fire	145 76	New Zealand	20 00
Fire Association	903 04	North British and Mercantile	20 00
Firemen's (Baltimore)	35 00	North German Fire	20 00
Firemen's (N. Y.)	103 05	Northern	20 00
Franklin Fire	579 56	Norwich Union	30 00
German-American	824 78	Palatine	20 00
Germania Fire	259 85	Patriotic	20 00
Girard Fire and Marine	167 85	Phoenix	20 00
Glen's Falls	245 20	Prussian National	20 00
Greenwich	221 96	Royal	30 00
Hanover Fire	1,078 52	Royal Exchange	20 00
Hartford Fire	20 00	Scottish Union and National	20 00
Home	1,070 01	Sun Fire	20 00
Insurance Co. of North America	2,368 33	Svea Fire and Life	20 00
Ins. Co. of the State of Penn.	358 06	Transatlantic Fire	31 50
Manufacturers and Builders Fire	204 08	Union	20 00
Merchants (N. J.)	559 27	Western	20 00
Merchants (R. I.)	20 00	Alliance	20 00
Milwaukee Mechanics	35 00	Alliance Marine	20 00
Mutual Fire	551 63	Austrian Phoenix	30 00
National Fire	20 00	Bavarian Lloyd	120 00
Niagara Fire	826 55	Baloise	20 00
Northwestern National	538 92	Boston Marine	20 00
Orient	30 00	British and Foreign Marine	20 00
Pacific Fire	174 38	Canton	20 00
Pennsylvania Fire	1,050 33	China Traders	20 00
Phoenix	1,442 59	Federal Marine	20 00
Phoenix	20 00	Fonciere	20 00
Providence-Washington	30 00	Frankfort Marine	20 00
Queen	1,652 73	Helvetia General	20 00
Reading Fire	258 08	Indemnity Mutual Marine	20 00
Rochester German	175 81	London & Provincial Marine	20 00
Spring Garden	48 10	Mannheim	30 00
Springfield Fire and Marine	979 77	Man On	20 00
St. Paul Fire and Marine	676 65	Marine	20 00
Teutonia	20 00	Maritime	20 00
Traders	20 00	Munich	20 00
Union	160 15	National Marine	20 00
United Firemen's	296 11	North China	20 00
United States Fire	263 30	Ocean Marine	20 00
Westchester Fire	987 48	On Tai	20 00
Williamsburg City Fire	294 71	Reliance Marine	20 00
Citizens	529 26	Sea	20 00
Aachen and Munich Fire	22 00	Standard Marine	20 00
Amount carried forward	\$26,669 25	Amount carried forward	\$28,123 75

TABLE No. 58—Continued.

Name.	Amount.	Name.	Amount.
Amount brought forward	\$23,123 75	Amount brought forward	\$32,014 13
Switzerland Marine	20 00	Bankers Alliance	25 00
Thames and Mersey	20 00	Bankers Life Association (In.)	30 00
Tokio Marine	65 00	Bankers Life Association	
Transatlantic Marine	20 00	(Minn.)	20 00
Union Insurance Society	20 00	Bay State Beneficiary Association	20 00
Union Marine	20 00	California Mutual Benefit Society	20 00
United States Lloyd's	20 00	Chicago Guaranty Fund Life Society	20 00
Universo Marine	20 00	Connecticut Indemnity Association	30 00
Wilhelma	120 00	Covenant Mutual Benefit Association	20 00
Yangtze	30 00	Fidelity Mutual Aid Association	25 00
Ætna Life	30 00	Fidelity Mutual Life Association	30 00
Commercial Alliance Life	20 00	Hartford Life and Annuity	30 00
Connecticut Mutual Life	30 00	Los Angeles Mutual Life and Accident	40 00
Equitable Life	30 00	Massachusetts Benefit Life Association	20 00
Germania Life	20 00	Merchants Life Association	70 00
Home Life	20 00	Mutual Benefit Life Association	20 00
Life Insurance Clearing Co.	20 00	Mutual Reserve Fund Life Association	20 00
Manhattan Life	20 00	National Accident Society	70 00
Massachusetts Mutual Life	20 00	National Benevolent Association	70 00
Mutual Benefit Life	20 00	New England Mutual Accident Association	20 00
Mutual Life	20 00	Northwestern Life Association	30 00
National Life	20 00	Northwestern Masonic Aid Association	20 00
New England Mutual Life	20 00	Omaha Life Association	20 00
New York Life	20 00	Security Mutual Life Association	30 00
Northwestern Mutual Life	20 00	United Life Insurance Association	20 00
Penn Mutual Life	1,666 07	United States Masonic Benevolent Association	20 00
Provident Savings Life	30 00	United States Mutual Accident Association	20 00
Travelers	20 00	Mutual Indemnity	35 00
Union Central Life	654 20	Preferred Mutual Accident	20 00
Union Mutual Life	219 61	National Life Association	70 00
United States Life	20 00	Weekly Benefit Society	35 00
Washington Life	20 00		
Phoenix Mutual Life	20 00		
Employers Liability	20 00		
Fidelity and Casualty	33 00		
London Guarantee and Accident	30 00		
Preferred Accident	30 00		
Union Casualty and Surety	30 00		
American Surety	33 50		
Hartford Steam Boiler	20 00		
Lloyd's Plate Glass	30 00		
Metropolitan Plate Glass	20 00		
National Surety	74 00		
New York Plate Glass	30 00		
Fidelity and Deposit	65 00		
Security Loan and Trust	55 00		
Standard Life and Accident	65 00		
Atlas Accident	20 00		
Amount carried forward	\$32,014 13	Total	\$32,934 13

I certify the foregoing to be a full, true, and correct statement of the receipts of the Insurance Department of the State of California for the year eighteen hundred and ninety-four, to the best of my knowledge and belief.

M. R. HIGGINS,
Insurance Commissioner.

Subscribed and sworn to before me, this 21st day of May, 1895.

JAMES L. KING,
Notary Public in and for the City and County of San Francisco, State of California.

TWENTY-EIGHTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

FOR THE

STATE OF CALIFORNIA.

YEAR ENDING DECEMBER 31, 1895.



SACRAMENTO:

A. J. JOHNSTON, : : : : SUPERINTENDENT STATE PRINTING,
1896.

REPORT.

OFFICE OF INSURANCE COMMISSIONER,
401 CALIFORNIA STREET,
SAN FRANCISCO, May 19, 1896. }

To the Honorable JAMES H. BUDD, Governor of California:

SIR: I herewith transmit the twenty-eighth annual report of this Department, for the year ending December 31, 1895, and the transactions of the past twelve months which I deem worthy of your attention.

TITLE INSURANCE.

Some years ago, when the statute was passed providing for trust companies to report to the Bank Commissioners, the California Title Insurance and Trust Company, of San Francisco, was notified by this Department that it was no longer under supervision, under an erroneous idea that the Legislature had placed such corporations exclusively under the control of the Bank Commissioners.

Last year I notified all companies doing a title insurance business that they must report that portion of their business to this Department, and comply with the law governing such corporations.

The California Title Insurance and Trust Company of San Francisco and the Title Insurance and Trust Company of Los Angeles very promptly complied.

The Land and Title Company of Alameda County issues a certificate of title and enters into a bond with a condition as follows: "The condition of the above obligation is such that if the said obligor shall well and truly save said obligee harmless from all actual damages sustained by reason of any defects, errors, or omissions in the statement of the title to said land herein contained, not exceeding the sum named herein, then this obligation shall be void, otherwise to remain in full force and effect." I held the issuing of such contracts to be title insurance, and at the request of Messrs. Bolton & Sharp the same was referred to the Attorney-General for his opinion. That official replied that "it is my opinion that the bond is unquestionably an attempt on the part of the land title company to do a title insurance business. * * * The company, it is true, contends that this is simply a limitation of their liability for damages caused by any error in their certificate; but, if so, it is an attempt to limit their liability under the guise of insuring the title, and should not be permitted unless the company fully complies with the laws of the State concerning title insurance." I then notified the company that it must make the annual statement required by law and comply fully with the statutory provisions. It has failed to do so, and I have so notified the Attorney-General, in order that the proper steps may be taken in the premises.

There are several companies in Southern California that issue certificates of title, in which they "guarantee" or "assure" the vested title to be in certain named parties. The names of the corporations contain, in alluring capitals, the very words that one would choose in designating a title insurance company, except the one word "insurance." The names of the corporations and the words "guarantee" and "assure" in the certificates appeared to me to be used for the purpose of deceiving the public, and enabled these companies to do an extensive business with people who believed their titles were insured, while in fact they only obtained a searcher's ordinary certificate of title.

The companies vigorously protested against my ruling that they must comply with the law, and again the Attorney-General was asked for an opinion, which is given in full, as it sets out the particular wording of the certificates used.

In justice to the Guarantee and Trust Company, I should say that it agreed to discontinue the use of the certificate, and manifested at all times a desire to conform to the law. The Orange County Title Company have also notified me that it will either comply with the law or discontinue the use of the objectionable certificate.

ATTORNEY-GENERAL'S OFFICE, STATE OF CALIFORNIA,
SAN FRANCISCO, May 9, 1896.

HON. M. R. HIGGINS, *Insurance Commissioner, San Francisco, Cal.:*

DEAR SIR: I am in receipt of your letter of recent date, asking whether or not the Orange County Title Company, the Guaranty Abstract Company of Los Angeles, California, and the Guarantee and Trust Company, should be required to comply with the provisions of the Act of 1887, approved March 5, 1887, governing insurance companies in relation to title insurance. (Statutes 1887, p. 23.)

The certificate of the Orange County Title Company reads as follows:

"Unlimited Certificate. Made at the request of _____.

"After a careful examination of the official records of the _____, County of Orange, State of California, in relation to the title to that certain real property hereinafter described, the Orange County Title Company hereby certifies and guarantees that the title to said property, as appears from said records, is vested in _____."

The certificate of the Guaranty Abstract Company is substantially the same as the above.

The certificate of the Guarantee and Trust Company reads as follows:

"Unlimited Guarantee, Certificate of Title.

"After a careful examination of the official records of the _____, County of Los Angeles, State of California, and of the records of the Federal offices located at Los Angeles, in relation to the title of that certain real property hereinafter described, the Title Guarantee and Trust Company, in consideration of \$_____, hereby certifies, guarantees, and assures _____ that the record title of said property is vested in _____."

It is apparent from an examination of the above certificates that these companies do more than certify to the correctness of the record. For a consideration, they give an absolute guaranty of the title, founded upon the records named in the certificate.

It is true that the liability of the companies is limited to the record title, but within its limitation it is an absolute insurance of title.

I am therefore of the opinion that the certificates issued by the above-named companies constitute a contract of insurance, and that the said companies issuing the same are amenable to the said Act governing title insurance companies.

Respectfully,

W. F. FITZGERALD,
Attorney-General.

These companies have all been notified to either discontinue the use of the objectionable form of certificate or comply with the law governing title insurance.

LOCAL COMPANIES.

The retirement of the Sun during the past year, leaves the Firemen's Fund and the Home Mutual as the only fire insurance companies in this State. Considering the disasters which have overtaken every fire insur-

ance company organized in California, with the above exceptions, both of which, by the way, are under one management, the increasing prosperity and stability of those companies are worthy testimonials of the skill and devotion of the men in control.

The Pacific Mutual Life Insurance Company, notwithstanding the hard times, has given evidence of increased activity and thrift in engaging in industrial insurance, and in establishing an Eastern department, with headquarters in New York. As the company has always been noted for its conservative management, there is no doubt that these steps are taken with the interest of its policy-holders only in view.

The Bankers Alliance, the leading assessment life company on the coast, made giant strides last year in obtaining new business. As this new business is being written at materially increased rates, economical management should soon place it in the front rank of assessment societies.

The Pacific States Life Assurance Company has some novel features—the ideas of its manager, Mr. C. J. Sullivan. It was organized last year under the assessment law, charges full rates, and proposes to loan its surplus funds to its patrons and others, through the medium of local building and loan associations. The outcome is being watched with interest by local insurance men, and while it has a very heavy death loss to meet at the outset, the manager has full faith in its ultimate success.

I cited the Mutual Indemnity Company to show cause why its certificate should not be revoked for not carrying out its terms of contract and inability to meet its losses. It levied an assessment and made other efforts to comply with my suggestions. The management generally and the financial condition of the company have been very unsatisfactory to this Department. I have made at least three examinations on account of complaints about its not meeting its obligations; but the law only requires a company of this character to be solvent, and gives me no power to compel prompt and full payment of claims. Hence, when it has had sufficient funds to meet its obligations, or levies an assessment to meet them, although I may have doubts about its future; I have no power to act.

The Los Angeles Mutual Life and Accident Company was another assessment sick and accident society whose financial condition made it necessary that an extra assessment be made or other vigorous measures be taken, either of which I demanded. Pending a determination of the particular method to be followed, it transferred its members to the Bankers Alliance, and ceased to do business.

I also cited the International Indemnity Company to appear and show cause why it should not be compelled to cease doing business, but I was convinced from the evidence that its managers had been deceived by an employé, and that in certifying to a false report no wrong was intended. Its officers promptly made good the deficiency, rewrote the books, made a correct report, and were permitted to continue to do business.

There are other sick-benefit and accident companies organized and doing business here which call for no particular comment, as they have been in business for some years, and all of them about held their own during the past year, making no remarkable gains or losses, and having no complaints filed against them that called for special action.

FRATERNAL FIRE INSURANCE.

The Farmers Alliance and Industrial Union proposed to make fire insurance on the property of its members one of its features, under the provisions of Section 451 of the Civil Code, which reads as follows: "All associations or secret orders, and other benevolent or fraternal coöperative societies, incorporated or organized for the purpose of mutual protection and relief of its members, and for the payment of stipulated sums of money to its members, or to the family of deceased members, and not for profit, are declared not to be insurance companies, in the sense and meaning of the insurance laws of this State, and are exempt from the provisions of all existing insurance laws of this State." Upon examination of the policy forms proposed to be issued, and the rules or by-laws enacted to govern the issuance of policies, a grave doubt arose in the mind of the Commissioner regarding the right of the Alliance to engage in such a business. An agreed case was thereupon made by Mr. T. V. Cator, representing the Alliance, and Messrs. T. C. Coogan and E. F. Bert, representing this Department, which was submitted to Hon. D. J. Murphy, Judge of the Superior Court of the City and County of San Francisco, upon oral and written arguments. The Court, after very mature deliberation, perpetually enjoined the Alliance from engaging in the fire insurance business, but did not file any opinion in the case. The contentions of the attorneys for this Department, with which the Court evidently agreed, were that the section did not include fire insurance, but was confined to mutual life, health, and accident insurance; that the Farmers Alliance was not a benevolent or fraternal order in the sense contemplated by the statute; that the business contemplated was not to be confined to members of a secret order or fraternal or benevolent coöperative associations, but did contemplate permitting parties not members (such as pledgees and mortgagees) to obtain indemnity for fire losses; and that it was to be conducted for profit. No appeal has been taken from that decision at the present time.

ANNUAL STATEMENTS.

The reports of the life insurance companies are made on the same blanks as were in use last year. These will be found to differ in some particulars from those in use in many of the Eastern States.

At the annual meeting of the Insurance Commissioners of the United States, held last year, a blank was adopted differing somewhat from that adopted a year previous; but, as this Department was not favored with a copy, I was saved the embarrassment of either backing out from the position assumed by the Commissioners, as many did, or of engaging in a conflict with the companies over something evidently of no value, as evidenced by the action of a large majority of the Commissioners in not exacting it in the statements.

A report that would show plainly the facts and figures that the Prussian Government demands of our life companies regarding their tontine business would be of much more value to the public than requirements which are of such doubtful value as these are. I believe that every life insurance company should be compelled to furnish every policy-holder annually with a statement of the financial condition of his policy, be it tontine or not.

I am further of the opinion that the requirements of the Prussian Government were generally proper and of value to the policy-holders, and that such information should be required by the Commissioners of the various States in this country.

Insurance Commissioners, by persistent study, can find many interesting and unique facts that can be, under their general powers, demanded from the companies; but supervision may be exerted in such a way as to prove irksome to the companies and valueless to the public. From what I can hear and read, the facts sought to be brought out by the last change in the annual statements were of this character. Supervision should be so conducted that the people receive the benefit, and two things are paramount: economy and security. Supervision should be so directed that the general public may know that a company is solvent and conducting the business economically, and that the individual policy-holder is informed annually of the exact condition of his policy earnings, and the precise cost of his insurance.

THE RATE WAR.

As the rate war is the subject that possesses the liveliest interest to the insurance world, I desire to call attention to a phase of the situation not heretofore touched upon by insurance writers.

There is a great hue and cry made about the terrible losses of the insurance companies in this State, but the losses are all calculated upon the rate charged for the past few years. Taking this as a basis, the companies claim to have lost, during the last year, about two million dollars. But the fact is overlooked that the rate has steadily increased since the formation of the compact, until just before the rate war it was fully 20% higher, and this notwithstanding the marked increase in the efficiency of the fire departments in every city in the State, the invention of automatic sprinklers, and the general increased strictness concerning building construction. I have never heard it claimed that immediately prior to the formation of the compact, the companies were doing a losing business in this State, for the fire loss rate then was lower than the average for twenty-one years, including the very high rate of last year, and the expenses certainly proportionately no higher. The margin at that time over losses and expenses was about 25%. If, then, we compute the loss according to the rate prevailing at that time, we find the companies wrote the business of 1895 for about seven hundred thousand dollars less than they would have received at the old rate. But, as there was a margin of 25% in the old rate, it will not do to say that, even writing at the rate of last year, the companies sustained much, if any, loss. This is borne out, also, by the sworn reports of the companies, which show that the loss ratio last year was 60.6%; and, adding 35% for expenses, there was still a small margin left. This demonstrates that the insured residing in those places where there has been no cut in rates are carrying those in the large cities.

I do not believe that insurance capital should receive an inadequate return for its money. On the contrary, it ought to receive more than ordinary profit, in order to lay aside a reasonable surplus against conflagration hazards. I believe that rates in this city before the dissolution of the compact were generally too high, although in some localities they may have been too low. If the companies would unite for the

purpose of equalizing rates, so that property everywhere is made to pay the cost of insurance and a fair profit, a compact would be for the benefit of the public.

I am of the opinion that if the present idea in forming a compact is carried out—an idea that has for its basic principle the restoration of rates as they were two years ago—the old practices of underhanded rate-cutting will be indulged in and the discrimination between properties equally hazardous be continued. The most marked effect of this war so far, except the favorable rates obtained in the large cities, is the breaking up of general agencies and the throwing out of employment in this city of a great many faithful men. Employés of other companies would do well to remember that, in the end, profit is the ultimate and only measure of their services to a corporation. The head men in the companies, who either tacitly or openly encouraged the rate war, found it to their interests to let the penalty for decrease of profits fall on the local representative, when the real offenders, from the stockholders' standpoint, were themselves.

ASSESSMENT LIFE INSURANCE.

The assessment life insurance law continues to plague the Insurance Department, the Attorney-General's office, the courts, and the citizens of the State who patronize companies organized under its provisions.

It is characterized by one court as a "bungling piece of legislation," and I believe it was engineered through the Legislature in its present shape to assist those who want to take advantage of its weaknesses and contradictions in avoiding just claims.

Its requirements are uncertain and contradictory, its directions vague, and its mandates without penalty. It permits the strong to impose on the weak, and the poor to be robbed without hope of redress. It gives to these societies the advantages of being under the law, and places them above the law in providing inadequate measures to enforce obedience. It is a stumbling-block to the honest company, and a shield and protection to the dishonest one. It is a disgrace to the statute books of California, and a blot on her fair name. No company that has a desire to transact a legitimate business will attempt to defend its radical amendment, and every public officer who has any duty to perform in connection with assessment life insurance will heartily indorse such a measure.

Among many important points in which the law is weak and uncertain, I might mention that the manner of making the deposit is always in contention, and no provision exists for compelling an exchange of securities when they depreciate after deposit; the amount that one can take on his life was intended to be limited to the amount of the State deposit, but as it reads the amount is unlimited; it is impossible to determine whether the Commissioner has power to revoke a license of a home company for violation of law or not; it is uncertain whether the State deposit can be used to pay off claims or is for the exclusive use of the "contract holders"; the term "reserve fund" is used without any reference to its generally accepted or statutory meaning, and is used by the unscrupulous to deceive the public; the clause exempting all fraternal or secret societies, or those which confine their membership to certain societies, is too broad and general, and affords an opportunity for the organization of "fake" secret societies.

There are many other amendments that might be mentioned, but the above are sufficient to show that rigid supervision under such a statute must necessarily be impossible and opportunities for fraud frequent.

LIFE INSURANCE POLICIES.

I believe that every life insurance policy should contain every provision that enters into the contract between the company and the assured, including the application, medical certificate, and, in assessment societies, the by-laws, as they are a part of almost all, if not every contract.

For instance, a sick-benefit society issues a plainly worded, simple policy, providing for payment of \$10 per week in case of sickness, all in large, plain type; but immediately following it is a clause, in small letters, that provides that it is subject to the provisions of the application and the by-laws of the society. I find in the application or in the by-laws of many of these companies provisions limiting the liability of the company to such ridiculous sums that, if seen or understood, would about totally preclude the sale of the policies. In some of them, the by-laws can be changed at any time by a majority vote of the Directors; and, as every application contains some sort of provision which binds the applicant to abide by the regulations of the by-laws, there is no remedy for a poor workman who arises from a bed of sickness to find he has been grossly misled.

The very provoking part of the whole matter is that the law provides no way by which this gross injustice may be avoided.

By inserting in the contract every provision binding on both the assured and the company, the assured could not complain that he had no opportunity to understand the contents of his policy, and this would compel a company issuing a policy, of which the by-laws are a part, to furnish to every policy-holder changes in the by-laws, so that he could, at any time, withdraw if the change altered the original contract in any way that affected his rights adversely.

SECRET SOCIETIES.

The last Legislature appropriated a small amount for the legal expenses of this Department, which I have utilized in prosecutions against six so-called secret society life insurance organizations.

Permit me, in this connection, to call your attention to the fact that last year the office received from the insurance companies \$25,000 more than was paid out for the expenses of conducting the business of the office. This is the only department that is conducted at a profit to the State.

While the companies pay in large sums, under the theory that the State will expend the same in supervision and, incidentally, protection from fraud and imposition, nevertheless but \$2,000 is allowed annually for all incidental expenses. Hence, it became necessary to ask the Legislature for the appropriation to prosecute these societies and to procure legal counsel in other important matters, notwithstanding the companies had already paid in ten times the amount appropriated, and had been doing so for many years.

With the consent of the Attorney-General, I employed Hon. R. B. Carpenter and Hon. E. F. Bert, and suits were begun against six

organizations claiming to be secret societies or fraternal orders, but which were nothing more nor less than wildcat insurance companies, using the cloak of secrecy and the appearances of fraternity to escape the provisions of the law. Judgments were obtained against The Ancient Order of Samaria, The American Benevolent Legion, The Order of United Workmen, and The Fraternal Argonaut; and these societies are perpetually enjoined from doing any business.

The order of Royal Fraternal Guardians has filed an answer, but with the evidence at our command it is certainly nothing more than an effort to gain time.

The evidence against the Order of Pendo is not as satisfactory as in the other cases, and it is the opinion of the counsel that the suit against it should be dismissed without prejudice.

I suppose it is useless to discuss the advisability of placing insurance secret societies and orders under supervision, as all efforts in the past have been fruitless, and I am unable to discover any change in public sentiment. Those secret societies that attempt to do an honest business are to blame; for, if they did not oppose supervision, such extensive humbugging as is now practiced would not be possible, and both they and the general public would be benefited.

REBATING.

The cost of any commodity in general use by the people is always an interesting subject. It seems to me that the cost of life insurance is one that should interest the general public more than it does. The companies, in my opinion, do not desire to have their patrons well informed upon this subject. They resort to all kinds of subterfuges to attract the attention of the assured away from the cost of the article he purchases. The old policy-holder, whose dividends are gradually decreasing, must have his attention diverted from the real situation.

The latest attempt at beguiling the innocent patron is to behead a few solicitors for rebating, thinking that this action will satisfy the policy-holders that the officers are pursuing drastic measures in their interests. But what interest has the policy-holder in the subject? Why should he be compelled to contribute to the expense of maintaining a mock court to decapitate a few agents, who have been keen enough to obtain contracts from the very men who flourish the official ax, in which the commissions are so excessively high that he can afford to give a large part of them to his customers? The policy-holder *is* interested in knowing why any company will sign a contract that permits an agent to rebate 90% of his premium, rather than in the fact that the agent has been discharged for using the money rightfully belonging to the old policy-holder in obtaining a new one. What does it matter to the patrons of a company that John Smith, agent, was dismissed, because he gave Thomas Jones, applicant, \$90 to sign a check for \$100 in payment of premium? What he wants to know is, how many such contracts are in existence, and why the cost of life insurance to him should continually increase, for he has to contribute to all such contracts. If the company stops rebating, it does not follow that the commissions of agents are to be lessened. And if not, where is the policy-holder to receive any benefit? If the 90% commission is to be paid, what matters it whether the agent bought his wife a

bicycle, deposited it in bank, paid his grocery bill with it, donated it to charity, or gave it to the applicant. He is just as well off one way as the other. The fact is, either the companies are charging too much for insurance, or they are paying for new business with money rightfully belonging to old policy-holders. While one department of the management is throwing sop to the people by an occasional dismissal, another branch will "boost" commissions so high that rebating is the regular thing to all comers. In fact, it is so common as to remind one of the "seventy, ten, and two off" of hardware merchants.

The sincerity of the movement is well illustrated by the actions of one of its active promoters—a high executive official of one of the large companies. The general agents of California have an association for mutual protection and improvement, one of the rules of which is that advances shall not be made to solicitors to induce them to transfer their services. One of the companies had an agent, who was in debt for advances, to whom the gentleman referred to made a proposition that, as the general agent of the company in this State could not under this agreement furnish the money to pay off this indebtedness to his employer, he, the high official, would do so personally, as he was not a party to the agreement, and not bound by it. The agent, knowing of the agreement, said it was not honorable to do so, and refused the offer.

A policy written at such high commissions does not become self-sustaining for several years, and the old policy-holder must, therefore, carry it; and, as lapses are so frequent, through "twisting" and other causes, a large per cent of the business written at the present time is at a loss. A mock court with a lord high executioner attachment will not divert the attention of thoughtful people from this excessive extravagance, nor from the craze of piling up a surplus beyond all reason.

FINANCIAL STATEMENT.

I append hereto a statement of the receipts and expenditures of the Department for the year:

Receipts from taxes and fees..... \$32,236 29

<i>Expenditures.</i>	
Office salaries	\$4,800 00
Office rent	600 00
Messenger	530 00
Stenographer and typewriting	140 50
Clerical assistance	150 00
Appraisement of real estate	541 00
Safe	450 00
Traveling expenses	202 75
Furniture	103 00
Telephone	59 10
Stationery	56 85
Legal expenses	88 95
Fuel	36 25
Postage	95 85
Expressage	47 35
Incidentals	59 10
	<hr/>
	7,960 70
	<hr/>
	\$24,275 59

Very respectfully,

M. R. HIGGINS,
Insurance Commissioner.

TABLE No. 1.

Showing year of organization, location, names of President, Secretary, and Agent or Attorney for California, and date of certificate of authority issued by Insurance Commissioner, and date of commencement of business in California, of all Insurance Companies authorized to transact business, on Dec. 31, 1893.

Year Organized.	Name.	Location.	President.	Secretary.	Agent for California.	Date of Certificate Issued by Insurance Commissioner.	Commenced Business in California.
1863.	Fireman's Fund	San Francisco.	D. J. Staples.	B. Faymonville		June 24, 1868.	June 18, 1863
1864.	Home Mutual	San Francisco.	W. J. Dutton.	Stephen D. Ives		June 24, 1868.	Dec. 13, 1864
1825.	Aachen and Munich Fire	Aix-la-Chapelle, Ger.	Weed & Kennedy, U. S.	Managers	Voss, Conrad & Co.	April 21, 1863.	April 21, 1863
1819.	Atlas	Hartford	W. B. Clark	Wm. H. King	N. C. Boardman	June 1, 1868.	June 20, 1865
1821.	Alliance	London	N. T. James, U. S. Manager		Robt. Dickson	Jan. 2, 1862.	Jan. 2, 1862
1800.	Alliance	Berlin	Carl Thielen	Otto Andree	Gutrie & Frank	Dec. 22, 1862.	Dec. 22, 1862
1824.	Alliance Marine	London	Lord Rothschild	Douglas Owen	J. J. Moore & Co.	May 28, 1881.	May 28, 1881
1846.	American	Newark	F. H. Harris.	J. H. Worden	Balfour, Guthrie & Co.	Aug. 13, 1883.	Aug. 13, 1883
1836.	American Central	St. Louis	Geo. T. Crum	Jno. H. Adams	Chas. Christensen	April 15, 1874	April 15, 1874
1810.	American Fire.	Philadelphia	T. H. Montgomery	R. Maris	Edwd. Brown & Son	Oct. 31, 1872.	Oct. 31, 1872
1808.	Atlas	London	W. J. W. Baynes	S. J. Pipkin	F. J. Devlin	Aug. 15, 1885	Aug. 15, 1885
1860.	Austrian Phoenix	Vienna	Prince Calist Poniuski	Heinrich Manoles.	W. H. C. Fowler	July 26, 1863.	July 26, 1863
1864.	Baloise	Basle, Switzerland	R. Iselin.	C. Blanckarts	Syz & Co.	Nov. 28, 1876	Nov. 28, 1876
1863.	Baloise Fire	Basle, Switzerland	R. Iselin.	A. Troxler	Syz & Co.	Dec. 30, 1890	Dec. 30, 1890
1800.	Bavarian Lloyd	Munich	Hans Pabst.	M. Vogel	Voss, Conrad & Co.	June 23, 1863.	June 23, 1863
1873.	Boston Marine	Boston	R. B. Fuller	Thos. Lord	J. N. Knowles	Aug. 22, 1882	Aug. 22, 1882
1863.	British America	Toronto	Geo. A. Cox	P. H. Sims	Grant & Stuart	Mar. 11, 1875.	Mar. 11, 1875
1863.	British and Foreign Marine	Liverpool	Thos. Chilton	A. McNeil	Balfour, Guthrie & Co.	Oct. 10, 1868.	Aug. 25, 1864
1805.	Caledonian	Edinburgh	Chas. H. Post, U. S.	Manager	Balfour, Guthrie & Co.	July 24, 1885	July 24, 1885
1881.	Canton	Hong Kong	J. F. B. Irving	R. H. R. Burder	Parrott & Co.	June 21, 1882	June 21, 1882
1865.	China Traders	London	John Trotter	Henry Mann	Williams, Diamond & Co.	Sept. 1, 1871.	Sept. 1, 1871
1861.	Commercial Union	London	Paul Lachse	W. H. Ray	C. F. Mullins	June 22, 1870	June 22, 1870
1830.	Connecticut Fire	Hartford	J. C. Moore	E. Lanning	Robt. Dickson	Aug. 20, 1873.	Aug. 20, 1873
1832.	Continental	New York	F. W. Arnold	C. R. Burt	Wm. J. Dutton	Sept. 21, 1872	Sept. 21, 1872
1859.	Equitable Fire and Marine	Providence, R. I.	F. W. A. Benzinger	J. E. Tillinghast	Gutrie & Frank	June 28, 1880	June 28, 1880
1881.	Federal Marine	Zurich, Switzerland	E. C. Irvin	T. G. Wettstein	Wm. J. Dutton	June 28, 1880	June 28, 1880
1820.	Fire Association	Philadelphia	E. C. Irvin	B. T. Herkness	Cesar Bertheau	Dec. 9, 1873	Dec. 9, 1873
1825.	Firemen's	Baltimore	F. E. S. Wolfe	Harry L. Riall	Cesar Bertheau	Nov. 24, 1880	Nov. 24, 1880
1879.	Fonclere	Paris	G. Robert.	M. Moutier	Mann & Wilson	Nov. 20, 1880	Nov. 20, 1880
1865.	Frankfort Marine	Frankfort, Germany	F. Gerson	P. Dumeke	Voss, Conrad & Co.	June 26, 1890	June 26, 1890
1829.	Franklin Fire	Philadelphia	J. W. McAllister	E. T. Cresson	Ed. E. Potter	Oct. 10, 1873.	Oct. 10, 1873
1872.	German-American	New York	J. E. Oelbarn	Wm. S. Newell	Ed. E. Potter	May 13, 1885	May 13, 1885
1881.	General	Trieste	Edmond Richetti	Wm. S. Newell	Ed. E. Potter	Oct. 10, 1873.	Oct. 10, 1873
1863.	Globe Fire	New York	E. C. Jameson	Wm. Valentine	O'Keefe, Donnell & Co.	Sept. 20, 1895	Sept. 20, 1895
1854.	Hamburg	New York	M. A. Stone	Wm. Meserole	Tom C. Grant	June 24, 1895	June 24, 1895
1884.	Hamburg-Bremen	Hamburg	F. O. Afield, U. S. Manager	Chas. L. Roe	Rudolph Herold	June 10, 1890	June 10, 1890
1820.	Hanover Fire	New York	I. Remsen Lane	Manager	Cesar Bertheau	Oct. 25, 1869	Oct. 25, 1869
1810.	Hartford Fire	Hartford	Geo. L. Chase	P. C. Royce	H. K. Belden	Jan. 17, 1870	Jan. 17, 1870
1858.	Helvetia General	St. Gall, Switzerland	F. Halmayer	M. J. Grossmann	Syz & Co.	Nov. 26, 1876	Nov. 26, 1876
1861.	Helvetia Swiss Fire	St. Gall, Switzerland	F. Halmayer	M. J. Grossmann	Syz & Co.	Dec. 6, 1876	Dec. 6, 1876
1853.	Helvetia	New York	D. A. Heald	W. L. Bigelow	A. E. Magill	Nov. 13, 1868.	Nov. 13, 1868

1803.	Imperial	London.	J. J. Courtney, U. S.	Manager.	Wm. J. Landers.	Sept. 25, 1868.	May 1, 1869.
1824.	Indemnity Mutual Marine	London.	D. Larnach	J. F. Mainland	Evans C. Evans	Oct. 11, 1888.	Oct. 11, 1888.
1794.	Insurance Co. of North America	Philadelphia	Chas. Platt	Geo. H. McFadden.	Edw. D. Bailey	Oct. 11, 1872.	Oct. 11, 1872.
1852.	Ins. Co. of the State of Penn.	Philadelphia	G. G. Crowell	A. B. Earle	Wm. J. Dutton	Feb. 15, 1878.	Feb. 15, 1878.
1794.	Lancashire	Manchester	E. Litchfield, U. S. Manager	A. E. Earle	Munn & Wilson	July 10, 1874.	July 10, 1874.
1852.	Lion Fire	London	Martin Bennett, U. S. Manager	T. I. Alsop	Wm. J. Landers	April 12, 1880.	April 12, 1880.
1879.	Liverpool and London and Globe	Liverpool	John M. Dove	T. I. Alsop	Chas. D. Haven	Sept. 26, 1868.	May 1, 1862.
1836.	London	Liverpool	Chas. L. Case, U. S. Manager	S. Manager	Geo. F. Grant	Aug. 28, 1872.	Aug. 28, 1872.
1720.	London and Lancashire	Liverpool	A. G. McElwaine, Jr., U. S.	S. Manager	Wm. Macdonald	Nov. 6, 1879.	Nov. 6, 1879.
1860.	London and Provincial Marine	Liverpool	J. Hornbuckle	H. S. B. Cooley	Girvin, Baldwin & Eyre	Sept. 6, 1879.	Sept. 6, 1879.
1860.	Mageburg Fire	London	R. W. Dudley, U. S.	E. F. Mielke	Guttie & Frank	Sept. 6, 1886.	Sept. 6, 1886.
1824.	Manchester Fire	Manchester	T. Engelhorn	Manager	Pallour, Guthrie & Co.	Nov. 22, 1880.	Nov. 22, 1880.
1879.	Mannheim	Mannheim	Kwan Hoi Chuen	R. Post	W. H. C. Fowler	Nov. 10, 1884.	Nov. 10, 1884.
1881.	Man On	Hong Kong	G. R. Ruxton	Chan Tsung Fat	Wing Tuck & Co.	Oct. 31, 1881.	Oct. 31, 1881.
1881.	Manufacturers Lloyds	New York	Jameson & Fredinghuy	sen, Attorneys	E. W. S. Van Slyke & Co.	Sept. 4, 1895.	Sept. 4, 1895.
1892.	Marine	London	Thos. Comber	H. G. R. Maughan	Livingston, Smith & Co.	July 3, 1874.	July 3, 1874.
1836.	Maritime	Liverpool	Durbrow & Barbour, Attorneys	P. S. Shalcross	E. W. S. Van Slyke & Co.	Sept. 6, 1885.	Sept. 6, 1885.
1864.	Mercantile Lloyds	New York	W. T. Barton	W. P. Goodwin	Wm. J. Dutton	June 28, 1890.	June 28, 1890.
1882.	Mercants	Providence, R. I.	C. Preusser	A. J. Cramer	L. L. Bromwell	April 12, 1894.	April 12, 1894.
1852.	Milwaukee Mechanics	Milwaukee	Carl Thieme	P. Zelinski	Guttie & Frank	Dec. 22, 1892.	Dec. 22, 1892.
1880.	Munich	Munich	J. C. Hatlie, Attorney	F. G. Richards	E. W. S. Van Slyke & Co.	Sept. 13, 1895.	Sept. 13, 1895.
1872.	Mutual Lloyds	New York	J. C. Hatlie, Attorney	F. G. Richards	Geo. D. Dornin	Aug. 5, 1884.	Aug. 5, 1884.
1891.	National Fire	Hartford	J. Nichols	Wm. Gray	Guttie & Frank	Oct. 9, 1883.	Oct. 9, 1883.
1882.	National Marine	London	Thomas Bell	T. J. Brassey	Hugh Craig	Mar. 27, 1875.	Mar. 27, 1875.
1859.	New Zealand	Auckland	J. L. Campbell	F. W. Lauce	Tom C. Grant	Sept. 26, 1898.	Sept. 26, 1898.
1859.	North British and Mercantile	London	G. H. Burnett	Alex. Ross	Macdonay & Co.	June 13, 1876.	June 13, 1876.
1863.	North China	Shanghai	E. H. Lavers	H. E. Wilson	Geo. F. Grant	Sept. 26, 1868.	Sept. 26, 1868.
1836.	Northern	London	A. H. Gochen	C. Perget	Waller Speyer	Sept. 20, 1877.	Sept. 20, 1877.
1868.	North German Fire	Hamburg	J. Nordhelm	W. M. Patton	G. W. Turner	Feb. 27, 1889.	Feb. 27, 1889.
1868.	Northwestern National	Milwaukee	Alfred James	C. E. Bignold	H. H. Lowden	July 13, 1877.	July 13, 1877.
1893.	Norwich Union	Norwich, Eng.	H. S. Patteson	Alfred Price	H. M. Newhall & Co.	June 30, 1890.	June 30, 1890.
1877.	Ocean Marine	London	H. J. Jourdain	Ho Anei	Wing Chung Wo & Co.	Nov. 22, 1877.	Nov. 22, 1877.
1877.	On Tai	Hong Kong	Lee Kiang Chuen	Ho Anei	W. J. Callingham	Mar. 10, 1891.	Mar. 10, 1891.
1867.	Orient	Hartford	C. B. Whiting	J. M. Tintor	Chas. A. Laton	April 13, 1891.	April 13, 1891.
1886.	Palatine	Manchester	Wm. Wood, U. S. Manager	W. G. Crowell	Brown, Craig & Co.	Dec. 20, 1875.	Dec. 20, 1875.
1825.	Pennsylvania Fire	Philadelphia	R. D. Benson	C. C. Little	Brown, Craig & Co.	Nov. 9, 1868.	Nov. 9, 1868.
1853.	Phoenix	Brooklyn	G. P. Sheldon	C. G. H. Burdick	A. E. Magill	July 16, 1868.	Aug. 23, 1863.
1851.	Phoenix	Hartford	P. C. Skilton	P. H. Burdick	Butler & Haldan	Dec. 22, 1879.	Dec. 22, 1879.
1782.	Phoenix	London	A. D. Irving, U. S. Manager	E. L. Watson	Butler & Haldan	Dec. 31, 1874.	Dec. 31, 1874.
1799.	Providence-Washington	Providence, R. I.	J. H. De Wolf	E. L. Watson	Cesar Bertheau	Nov. 15, 1881.	Nov. 15, 1881.
1845.	Prussian National	Sieffin	T. W. Letton, U. S. Manager	J. A. Macdonald	Rolla V. Watt	Oct. 12, 1891.	Oct. 12, 1891.
1891.	Queen	New York	W. Blain	G. W. Burchell	Henry Lund	Dec. 19, 1881.	Dec. 19, 1881.
1881.	Reliance Marine	Liverpool	Chas. Alcock	W. B. Broadbent	Rolla V. Watt	June 23, 1869.	June 23, 1869.
1845.	Royal	Liverpool	J. S. Hodgson	E. R. Handcock	Robert Dickson	Mar. 20, 1891.	Mar. 20, 1891.
1720.	Royal Exchange	London.	J. M. Bennett, U. S. Manager	W. J. Callingham	W. J. Callingham	July 19, 1881.	July 19, 1881.
1824.	Scottish Union and National	Edinburgh	Jas. Barrow	W. A. Edwards	Meyer, Wilson & Co.	July 19, 1876.	July 19, 1876.
1875.	Sea	Liverpool	A. W. Damon	S. J. Hall	Geo. D. Dornin	April 6, 1881.	April 6, 1881.
1849.	Springfield Fire and Marine	Springfield, Mass.	J. G. Nicholson	J. Gick	John D. Spreckels & Bro.	June 28, 1881.	June 28, 1881.
1871.	Standard Marine	Liverpool	C. J. H. Bigelow	A. W. Perry	C. Christensen	Sept. 23, 1872.	Sept. 23, 1872.
1865.	St. Paul Fire and Marine	St. Paul, Minn.	C. J. Guile, U. S. Manager	W. C. Landers	W. C. Landers	Feb. 26, 1886.	Feb. 26, 1886.
1710.	Sun Fire	London	O. Wijk	M. others	Brown, Craig & Co.	Sept. 22, 1881.	Sept. 22, 1881.
1866.	Svea Fire and Life	Gothenburg, Sweden	R. Naef	H. Knorr	Svz & Co.	Oct. 7, 1871.	Oct. 7, 1871.
1869.	Switzerland Marine	Zurich	R. Naef	H. Knorr	Svz & Co.	Oct. 7, 1871.	Oct. 7, 1871.

TABLE No. 1—Continued.

Year Organized.	Name.	Location.	President.	Secretary.	Agent for California.	Date of Certificate Issued by Insurance Commissioner.	Commenced Business in California.
1860	Thames and Mersey	Liverpool	Jas. Poole	J. Kidman	W. G. Harrison	Aug. 21, 1876	Aug. 21, 1876
1878	Tokio Marine	Tokio	H. Mizuhara	H. Hirao	M. A. Newell	July 10, 1894	July 10, 1894
1865	Traders	Chicago	F. Buckingham	R. J. Smith	Voss, Conrad & Co.	June 6, 1873	June 6, 1873
1894	Traders Fire Lloyds.	New York	Adams, Lockwood & J. Blumberger.	Forman, Attorneys	E. W. S. Van Slyke & Co.	Sept. 4, 1895	Sept. 4, 1895
1872	Transatlantic Fire	Hamburg	C. S. Hollinshead	F. Bertling	Y. C. Driffeld	Aug. 2, 1872	Aug. 2, 1872
1872	Transatlantic Marine	Berlin	E. Hegersberg	E. R. Dannels	Thannhauser & Co.	June 24, 1873	June 24, 1873
1894	Union	Philadelphia	C. S. Hollinshead	Managers	W. J. Dutton	Oct. 11, 1880	Oct. 11, 1880
1863	Union Marine	Liverpool	John Bibby	J. S. Allen	Caillon, Bell & Co.	May 20, 1889	May 20, 1889
1824	United States Lloyds	New York	J. F. Cox	H. Appleton	E. L. Woods	July 3, 1871	July 3, 1871
1889	Unversio Marine	Milan, Italy	A. Villa	H. A. Holtz	R. B. Hooper	Nov. 27, 1889	Nov. 27, 1889
1837	Westchester Fire	New York	G. R. Crawford	J. Q. Underhill	Mann & Wilson	Mar. 20, 1885	Mar. 20, 1885
1851	Western	Toronto	Geo. A. Cox	C. C. Foster	Grant & Stuart	Jan. 12, 1877	Jan. 12, 1877
1872	Wilhelma	Magdeburg	Geo. A. Cox	Th. Damman	Gutte & Frank	Aug. 31, 1878	Aug. 31, 1878
1853	Williamsburg City Fire	Brooklyn	M. S. Driggs	F. H. Way	Ed E. Potter	Feb. 12, 1881	Feb. 12, 1881
1862	Yangtze	Shanghai	J. M. Young	W. S. Jackson	Balfour, Guthrie & Co.	Oct. 23, 1868	Oct. 23, 1868
1867	Pacific Mutual Life	San Francisco	Geo. A. Moore	J. N. Patton	H. B. Houghton	Jan. 2, 1868	Jan. 2, 1868
1820	Ætna Life.	Hartford	M. G. Bulkeley	J. L. English	A. K. P. Harmon	Mar. 27, 1879	Mar. 27, 1879
1846	Connecticut Mutual Life	Hartford	J. L. Greene	E. M. Bunce	Edwin Cramer	June 21, 1880	June 21, 1880
1859	Equitable Life	New York	H. B. Hyde	Wm. Alexander	W. A. Jacobs	July 9, 1878	July 9, 1878
1860	Germania Life	New York	H. Wesendonck	H. Collis	W. H. Dunphy	Feb. 11, 1879	Feb. 11, 1879
1860	Home Life	New York	George E. Ide	E. W. Gladwin		Oct. 11, 1887	Oct. 11, 1887
1891	Life Insurance Clearing Co.	St. Paul	Thos. B. Scott	H. B. Strait	John Landers	Oct. 21, 1893	Oct. 21, 1893
1850	Manhattan Life	New York	H. B. Stokes	Wm. C. Frazee	C. M. T. Parker	Aug. 2, 1878	Aug. 2, 1878
1851	Massachusetts Mutual Life	Springfield, Mass.	John A. Hall	H. M. Phillips	James Munsell, Jr.	May 20, 1891	May 20, 1891
1845	Mutual Benefit Life	Newark	Amzi Dodd	W. J. Dobbins	A. B. Forbes	Sept. 7, 1880	Sept. 7, 1880
1842	Mutual Life.	New York	R. A. McCurdy	W. L. Easton	A. B. Forbes	July 1, 1878	July 1, 1878
1848	National Life	Boston	Charles Dewey	G. W. Reed	G. M. Stalp	June 21, 1886	June 21, 1886
1835	New England Mutual Life	Boston	B. F. Stevens	S. F. Trull	H. K. Field	Sept. 26, 1868	Sept. 26, 1868
1841	New York Life	New York	John A. McCall	C. C. Whitney	Chas. A. McLane	June 17, 1867	June 17, 1867
1857	Northwestern Mutual Life	Milwaukee	H. L. Palmer	J. C. Skinner	C. M. Smith	Aug. 20, 1878	Aug. 20, 1878
1847	Penn Mutual Life.	Philadelphia	E. M. Needles	H. C. Brown	Geo. C. Hart	May 31, 1882	May 31, 1882
1875	Provident Savings Life	New York	C. E. Willard	H. C. Brown	Geo. C. Pratt	Feb. 24, 1888	Feb. 24, 1888
1863	Travelers	New York	J. G. Batterson.	W. E. Stevens	Geo. C. Pratt	Oct. 17, 1888	Oct. 17, 1888
1867	Union Central Life.	Hartford	J. G. Batterson.	D. Dennis	W. W. Haskell	July 19, 1878	July 19, 1878
1848	Union Mutual Life	Cincinnati	J. M. Pattison	R. P. Marshall	J. F. J. Archibald	Feb. 25, 1885	Feb. 25, 1885
1850	United States Life	Portland, Me.	F. E. Richards	J. Frank Lang	W. C. Leavitt	Sept. 11, 1868	Sept. 11, 1868
1860	Washington Life	New York	G. H. Burford	C. P. Fraleigh	W. C. Leavitt	May 14, 1883	May 14, 1883
1860	Phoenix Mutual Life	Hartford	W. A. Brewer, Jr.	W. Haxtun	John H. Gray	Feb. 5, 1881	Feb. 5, 1881
1888	Bankers Alliance	Hartford	E. P. Johnson	J. N. Russell, Jr.	E. P. Gray	Aug. 26, 1880	Aug. 26, 1880
1879	Bankers Life Association	Los Angeles	E. A. Temple	A. C. Stilson	Delger & King	June 22, 1891	June 22, 1891
1880	Bankers Life Association	Des Moines, Ia.	C. N. Taylor	D. Putnam	C. H. Brodenstein	July 10, 1891	July 10, 1891
1881	Bay State Beneficiary Ass'n	St. Paul	R. W. Parks	F. E. Litchfield	C. F. Burnham	Mar. 3, 1893	Mar. 3, 1893
1890	Cal. Mutual Benefit Society	Boston	C. A. Davis	J. W. Hanna		April 28, 1892	April 28, 1892
1890		San Francisco				Mar. 29, 1892	Mar. 29, 1892

1884	Chicago Guar'ty Fund Life Soc'y	Chicago	W. C. Hickox	C. I. Westerfield.	S. Ephraim	Oct. 3, 1885
1887	Connecticut Indemnity Ass'n	Waterbury	L. A. Platt	J. B. Doherty	Moyer & Rogers	Nov. 11, 1891
1877	Covenant Mutual Life Ass'n	Galesburg, Ill.	A. W. Berggren	W. H. Smollinger	S. N. Wyckoff	July 21, 1891
1885	Des Moines Life Ass'n	Des Moines	C. E. Rawson	J. C. Rawson	C. D. Noble	July 5, 1895
1888	Fidelity Mutual Aid Ass'n	San Francisco	C. W. Nevlin	J. L. M. Shetterley	R. C. Milliken	May 15, 1891
1878	Fidelity Mutual Life Ass'n	Philadelphia	L. G. Fouse	Stephen Ball	T. Ellsworth	June 22, 1891
1866	Hartford Life and Annuity	Hartford	R. B. Parker	John C. Suh	D. Gilbert Dexter	Nov. 22, 1891
1895	International Indemnity	San Francisco	M. T. Dunsbury	E. S. Merritt		June 11, 1884
1875	Massachusetts Benefit Life Ass'n	Boston	G. A. Litchfield	John C. Suh		May 6, 1895
1894	Mutual Indemnity	San Francisco	L. M. McKenney	Charles W. Camp		June 11, 1891
1879	Mutual Reserve F'd Life Ass'n	New York	F. A. Burnham	J. I. Barnum	C. M. Oakley	Jan. 9, 1894
1885	National Accident Society	New York	Charles H. Webb	H. T. Braman	Charles Thorne, Jr.	July 12, 1891
1886	National Life Ass'n	Hartford	D. S. Fletcher	B. F. Dyer		May 15, 1894
1884	New England Mut. Ac'dt Ass'n	Boston	A. P. Martin	C. E. Force	C. M. Oakley	Aug. 16, 1894
1885	Northwestern Life Ass'n	Minneapolis	Dr. J. F. Force	C. A. Capwell	F. F. Weed	July 12, 1893
1874	Northwestern Masonic Aid Ass'n	Chicago	D. J. Sullivan	F. Bowring	H. D. Rowe	Mar. 7, 1893
1894	Pacific States Life	San Francisco	C. J. Reinmund	L. L. Nelson		Nov. 28, 1891
1886	Security Mutual Life Ass'n	Binghamton, N. Y.	H. J. Norris	Chs. F. Thompson	H. G. Comstock	Jan. 8, 1895
1889	Weekly Benefit Society	San Francisco	G. A. Harper	A. P. Redding	R. B. Carpenter	Feb. 23, 1893
1892	World Mutual Benefit Ass'n	Wheeling, West Va.	Wallace Everson	W. E. Keyes		Sept. 12, 1894
1885	Pacific Surety	San Francisco	W. L. Trenchum	H. D. Lawrie	J. R. Garuiss	April 9, 1895
1884	American Surety	New York	Chs. Page	Manager		Aug. 4, 1885
1886	California Title Ins. & Trust Co.	San Francisco	G. M. Endicott, U. S.	H. D. Lawrie		Dec. 5, 1884
1880	Employers Liability	London	G. F. Seward	R. J. Hillis	O'Neil, Donnell & Co.	March 11, 1887
1878	Fidelity and Casualty	New York	E. Warfield	H. F. Bosler	S. C. Pardee	June 20, 1887
1890	Fidelity and Deposit	Baltimore	J. M. Allen	C. E. W. Chambers	Voss, Conrad & Co.	Mar. 4, 1881
1866	Hartford Steam Boiler	Hartford	W. T. Woods	Manager	Mann & Wilson	June 25, 1894
1882	Lloyds Plate Glass	New York	A. W. Masters, U. S. Ma	S. W. Burton	C. Christensen	Nov. 6, 1884
1892	London Guarantee and Accidnt	London	E. A. Winslow	S. W. Burton	J. D. Maxwell	Dec. 6, 1887
1874	Metropolitan Plate Glass	New York	A. E. Stilwell	W. S. Rugh		Oct. 17, 1892
1892	National Surety	Kansas City, Mo.	M. Danziger	Major A. White	Mann & Wilson	May 8, 1879
1891	New York Plate Glass	New York	P. C. Lounsbury	K. C. Atwood	Jas. H. Borland	July 20, 1894
1893	Preferred Accident	New York	M. W. Stimson	W. E. McVay	E. S. Fowler	May 6, 1891
1887	Security, Loan, and Trust	Los Angeles	D. M. Ferry	Stewart Marks		June 12, 1893
1884	Standard Life and Accident	Detroit	W. H. Allen, Jr.	O. K. Clark	C. F. Briggs	Sept. 7, 1894
1893	Title Insurance and Trust Co.	Los Angeles	C. P. Ellerbe	W. H. Chesebrough	Nov. 12, 1894	Nov. 12, 1894
1892	Union Casualty and Surety	St. Louis	B. F. Tracy		Tarpey & Krigbaum	Sept. 2, 1895
1895	United States Casualty	New York			J. D. Maxwell	May 14, 1895

ANNUAL STATEMENTS.

FIREMAN'S FUND INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED MAY, 1863.

D. J. STAPLES, President.

BERNARD FAYMONVILLE, Secretary.

Joint stock capital authorized	\$1,000,000 00
Joint stock capital paid up in cash	1,000,000 00

YEAR ENDING DECEMBER 31, 1895.

ASSETS.		
Value of real estate owned by the company		\$416,700 00
Mortgage loans (first liens) upon which not more than one year's interest is due		490,243 85
Mortgage loans (first liens) upon which more than one year's interest is due		2,000 00
Interest due and accrued upon said mortgage loans		6,220 31
Stocks and bonds owned absolutely by the company:		
	Par Value.	Market Value.
Omnibus Cable Co. bonds	\$125,000 00	\$147,500 00
Market Street Railway Co. bonds	100,000 00	107,500 00
Powell Street Railway Co. bonds	15,000 00	17,100 00
Sutter Street Railway Co. bonds	50,000 00	55,000 00
Presidio and Ferries R. R. Co. bonds	37,000 00	37,000 00
San Francisco and North Pacific Railway bonds	20,000 00	20,000 00
United States Registered 4% bonds of 1925	25,000 00	29,312 50
Oakland City Gas Light and Heat Co. bonds	50,000 00	52,250 00
Stockton Gas and Electric Co. bonds	30,000 00	30,450 00
San Diego Gas and Electric Light Co. bonds	20,000 00	20,000 00
Riverside Water Co. bonds	20,000 00	20,000 00
Baker City (Or.) Water bonds	17,000 00	17,850 00
Pacific Rolling Mills bonds	14,000 00	14,350 00
Baker City (Or.) School bonds	20,000 00	21,000 00
Palo Alto (Cal.) School District bonds	15,000 00	15,750 00
San Pascual (Cal.) School District bonds	6,250 00	6,312 50
Olympic Club bonds	5,000 00	5,000 00
Independence City (Or.) bonds	3,000 00	3,000 00
2,986 shares Home Mutual Insurance Co. stock	298,600 00	600,000 00
60 shares Bank of California stock	6,000 00	13,920 00
187 shares First National Bank (S. F.) stock	18,700 00	34,034 00
100 shares Anglo-Californian Bank stock (50 per cent paid up)	5,000 00	6,000 00
450 shares Oakland Bank of Savings stock (50 per cent paid up)	22,500 00	29,250 00
600 shares California Safe Deposit and Trust Co. stock	30,000 00	33,600 00
340 shares Sather Banking Co. stock	34,000 00	25,500 00
1,000 shares California Street Cable R. R. Co. stock	100,000 00	105,000 00
440 shares Sutter Street R. R. Co. stock	44,000 00	44,000 00
200 shares Market Street Railway Co. stock	20,000 00	9,000 00
100 shares San Francisco and San Joaquin Valley Railway Co. stock	4,000 00	4,000 00
650 shares Oakland Gas Light and Heat Co. stock (20 per cent paid)	13,000 00	32,500 00
50 shares San Francisco Gas Light Co. stock	5,000 00	3,600 00
400 shares Pacific Gas Improvement Co. stock	40,000 00	32,400 00
600 shares Spring Valley Water Co. stock	60,000 00	58,500 00
656 shares California Dry-Dock Co. stock	65,600 00	24,600 00
500 shares Pacific Rolling Mills stock	50,000 00	11,250 00
Amount carried forward	\$1,388,650 00	\$1,686,529 00
		\$915,164 16

FIREMAN'S FUND INSURANCE COMPANY—Continued.

	Par Value.	Market Value.	
Amount brought forward.....	\$1,388,650 00	\$1,686,529 00	\$915,164 16
684 shares Stockton Gas Light and Heat Co. stk	12,170 00	8,550 00	
450 shares San Francisco and San Joaquin Coal Co. stock	22,500 00	13,500 00	
100 shares Oakland Building and Loan Association stock	2,400 00	2,400 00	
	\$1,425,720 00	\$1,710,979 00	1,710,979 00
Stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company:			
	Par Value.	Market Value.	Loaned Thereon.
50 shares Bank of Sonoma County stock...	\$5,000	\$5,500	\$4,000 00
390 shares Bank of Sonoma County stock...	39,000	42,900	34,000 00
5 Blue Lakes Water Co. bonds	5,000	5,000	2,500 00
50 shares Eagle Canning Co. stock	5,000	1,500	801 65
1,400 shares California Safe Deposit and Trust Co. stock	70,000	78,400	64,000 00
1,500 shares San Francisco and San Joaquin Coal Co. stock	50,000	50,000	
500 shares Southern Pacific Milling Co. stk.	50,000	37,500	15,000 00
200 shares Bank of Sonoma County stock...	20,000	22,000	15,000 00
18 shares Bank of Sonoma County stock...	1,800	1,980	1,000 00
18 shares California Street Cable Railroad Co. stock	1,800	1,890	5,000 00
68 shares Pacific Gas Improvement Co. stock	3,400	5,508	
100 shares Pacific Telegraph and Telephone Co. stock	10,000	4,800	7,000 00
200 shares Oakland Gas Light and Heat Co. stock	4,000	10,000	
2 bonds School District No. 1, Multnomah County, Oregon	20,000	20,000	30,000 00
20 bonds City of Albany, Linn County, Oregon	20,000	20,000	
11 bonds School District No. 1, Clackamas County, Oregon	5,500	5,500	
9 bonds School District No. 1, Forest Grove, Oregon	4,500	4,500	
Total par and market value and amount loaned thereon	\$315,000	\$316,978	\$178,301 65
Cash in office and in banks			193,297 39
Interest due and accrued on bonds and stocks, not included in "Market Value"			5,252 53
Interest due and accrued on collateral loans			613 12
Gross premiums in due course of collection			369,500 75
Bills receivable, <i>not matured</i> , taken for fire, marine, and inland risks			40,491 40
Due from other companies for reinsurance on losses already paid			25,054 81
Fire premium notes			7,405 76
Warrants			3,035 31
Total assets			\$3,449,095 88
LIABILITIES.			
Losses adjusted and unpaid		\$31,409 43	
Losses in process of adjustment		98,759 46	
Losses resisted		11,650 00	
Total		\$141,818 89	
Deduct reinsurance		16,327 47	
			\$125,491 42
Gross premiums on fire risks running one year or less, \$951,871 28; unearned premium, 50 per cent.		\$475,935 64	
Gross premiums on fire risks running more than one year, \$1,297,209 08; unearned premium, pro rata		687,611 29	
Gross premiums on marine and inland navigation risks, \$15,340 04; unearned premium, 100 per cent.		15,340 04	
Gross premiums on marine time risks, \$79,369 54; unearned premium, 50 per cent		39,684 77	
Total unearned premiums			1,218,571 74
Amount carried forward			\$1,344,063 16

FIREMAN'S FUND INSURANCE COMPANY—Continued.

Amount brought forward			\$1,344,063 16
Voluntary reserve to offset cut rates in California			75,000 00
All other demands against the company			42,827 63
Total liabilities, except capital stock			\$1,461,890 79
Surplus as regards policy-holders			\$1,987,205 09
Capital stock paid up in cash			1,000,000 00
Surplus over paid-up capital and all other liabilities			\$987,205 09
INCOME.			
	Fire.	Marine.	
Net cash received for premiums	\$1,459,088 76	\$181,790 18	\$1,640,878 94
Received for interest on mortgages			26,997 02
Received for interest on stocks and bonds, and from all other sources			104,459 24
Received for rents			19,168 15
Total cash income			\$1,791,503 35
EXPENDITURES.			
	Fire.	Marine.	
Paid for losses	\$724,062 97	\$123,686 29	\$847,749 26
Cash dividends paid stockholders			120,000 00
Paid for commissions and brokerage			224,935 85
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes			179,027 74
Paid for taxes			30,701 61
All other payments and expenditures			154,065 84
Total cash expenditures			\$1,556,480 30

RISKS AND PREMIUMS.

	Fire Risks.	Premiums on same.	Marine and Inland Risks.	Premiums on same.
In force December 31, 1894	\$199,631,332 00	\$2,587,001 20	\$3,820,916 00	\$149,575 52
Written or renewed in 1895	179,216,492 00	2,155,368 87	27,914,784 00	329,747 18
Totals	\$378,847,824 00	\$4,742,370 07	\$31,735,700 00	\$479,322 70
Deduct expirations and cancellations	167,900,380 00	2,227,613 47	27,838,145 00	324,160 16
In force December 31, 1895.	\$210,947,444 00	\$2,514,756 60	\$3,897,555 00	\$155,162 54
Deduct amount reinsured	19,797,119 00	265,676 24	1,362,758 00	60,452 96
Net amount in force	\$191,150,325 00	\$2,249,080 36	\$2,534,797 00	\$94,709 58

HOME MUTUAL INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED SEPTEMBER, 1864.

WILLIAM J. DUTTON, President.

STEPHEN D. IVES, Secretary.

Joint stock capital authorized	\$300,000 00
Joint stock capital paid up in cash	300,000 00

YEAR ENDING DECEMBER 31, 1895.

ASSETS.			
Value of real estate owned by the company			\$255,500 00
Mortgage loans (first liens) upon which not more than one year's interest is due			365,403 00
Interest due and accrued upon said mortgage loans			6,258 02
Stocks and bonds owned by the company:	Par Value.	Market Value.	
6 bonds Prospect School District, San Bernardino County	\$6,000 00	\$6,180 00	
3 bonds Crafton School District, San Bernardino County	3,900 00	4,017 00	
2 bonds Pasadena School District, Los Angeles County	2,000 00	2,060 00	
20 bonds Dalles City (Or.) Water Co.	10,000 00	10,750 00	
5 bonds Stockton Gas and Electric Co.	5,000 00	5,075 00	
50 shares Farmers and Merchants Savings Bank stock, Oakland	5,000 00	5,400 00	
200 shares California Safe Deposit and Trust Co. stock, San Francisco	10,000 00	11,200 00	
20 shares Bank of California stock, San Francisco	2,000 00	4,640 00	
200 shares Oakland Gas Light and Heat Co. stock, Oakland	4,000 00	10,000 00	
20 shares First National Bank stock, San Francisco	2,000 00	3,640 00	
140 shares San Francisco Gas Light Co. stock, San Francisco	9,800 00	10,080 00	
270 shares Market Street Railway Co. stock, San Francisco	13,500 00	12,150 00	
Totals	\$73,200 00	\$85,192 00	85,192 00
Stocks hypothecated to the company as security for cash loaned by the company:	Par Value.	Market Value.	Amount Loaned.
400 shares Sutter Street Railroad Co. stock, San Francisco	\$40,000	\$40,000	\$21,000 00
5 shares Wickersham Banking Co., Petaluma	500	750	1,100 00
5 shares Southern California Semi-Tropical Fruit Co. stock	500	1,000	
Totals	\$41,000	\$41,750	\$22,100 00
Cash in office and in banks			56,035 14
Interest due and accrued on stocks and bonds, not included in "Market Value"			2,250 50
Interest due and accrued on collateral loans			93 55
Gross premiums in due course of collection—marine, \$10,909 18; fire, \$69,053 53			79,962 71
Bills receivable, <i>not matured</i> , taken for fire, marine, and inland risks			14,223 75
Total assets			\$887,018 67
LIABILITIES.			
Losses adjusted and unpaid		\$2,062 34	
Losses in process of adjustment		14,113 80	
Losses resisted		9,205 00	
Total		\$25,381 14	
Deduct reinsurance thereon		3,515 00	
			\$21,866 14
Amount carried forward			\$21,866 14

HOME MUTUAL INSURANCE COMPANY—Continued.

Amount brought forward.....				\$21,866 14
Gross premiums on fire risks running one year or less, \$155,283 31; unearned premium, 50 per cent.....			\$77,641 66	
Gross premiums on fire risks running more than one year, \$225,155 31; unearned premium, pro rata.....			123,821 40	
Gross premiums on marine and inland navigation risks, \$2,887 92; unearned premium, 100 per cent.....			2,887 92	
Gross premiums on marine time risks, \$33,180 91; unearned premium, 50 per cent.....			16,590 45	
				220,941 43
All other demands against the company.....				16,026 25
Total liabilities, except capital stock.....				\$258,833 82
Surplus as regards policy-holders.....				\$628,184 85
Capital stock paid up in cash.....				300,000 00
Surplus over paid-up capital and all other liabilities.....				\$328,184 85
INCOME.				
	Fire.	Marine.		
Net cash received for premiums.....	\$238,813 28	\$50,855 49		\$289,668 77
Received for interest on mortgages.....				28,369 36
Received for interest and dividends on stocks and bonds, and from all other sources.....				7,197 17
Received for rents.....				10,158 81
Total cash income.....				\$335,394 11
EXPENDITURES.				
	Fire.	Marine.		
Paid for losses.....	\$119,798 86	\$32,563 56		\$152,362 42
Cash dividends paid stockholders.....				36,000 00
Paid for commissions and brokerage.....	41,015 06	7,220 76		48,235 82
Salaries, fees, and all other charges of officers, clerks, agents, and all other employés.....				55,260 61
Paid for taxes.....				9,660 47
All other payments and expenditures.....				33,153 43
Total cash expenditures.....				\$334,672 75

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force December 31, 1894.....	\$27,347,225 00	\$477,074 52	\$377,812 00	\$20,523 77
Written or renewed in 1895.....	27,059,910 00	373,003 42	3,088,175 00	107,161 03
Totals.....	\$54,407,135 00	\$850,077 94	\$3,465,987 00	\$127,684 80
Deduct expirations and cancella- tions.....	24,392,107 00	428,165 90	2,291,299 00	66,006 91
In force December 31, 1895.....	\$30,015,028 00	\$421,912 04	\$1,174,688 00	\$61,677 89
Deduct amount reinsured.....	2,745,188 00	41,473 42	510,287 00	25,609 06
Net amount in force.....	\$27,269,840 00	\$380,438 62	\$664,401 00	\$36,068 83

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED DECEMBER, 1867.

GEORGE A. MOORE, President.

J. N. PATTON, Secretary.

Joint stock capital paid up in cash \$100,000 00

YEAR ENDING DECEMBER 31, 1895.

INCOME.

Cash received for premiums on new policies..	{ Accident...	\$267,355 62	
	{ Life	93,005 25	
Cash received for renewal premiums		284,397 70	
Premium notes taken in part payment for renewal premiums..		40,189 32	
From dividends applied to pay running premiums		40,888 83	
From dividends applied to purchase paid-up additions		53,001 79	
From surrender values applied to pay running premiums ..		7,721 21	
From surrender values applied to purchase paid-up insurance		32,255 08	
Consideration for annuities		594 56	
Total		\$819,409 36	
Deduct amount paid for reinsurance..	{ Accident...\$3,940 94		
	{ Life	882 63	
		4,823 57	
Received for interest on mortgage loans			\$814,585 79
Received for interest on bonds owned and dividends on stocks			116,033 96
Received for interest on premium notes			21,771 25
Received for interest on other debts due the company			8,178 55
Received for rents			4,842 79
			16,000 37
Total income			\$981,412 71

DISBURSEMENTS.

Paid for losses and additions..	{ Accident	\$146,760 31	
	{ Life	137,871 76	
Paid for matured endowments and additions		35,478 41	
			\$320,110 48
Paid to annuitants			4,582 00
Premium notes used in purchase of surrendered policies			7,555 02
Premium notes used in payment of dividends			896 54
Cash dividends paid policy-holders			2,192 75
Cash dividends applied to pay running premiums			40,888 83
Cash dividends applied to purchase paid-up additions			53,001 79
Surrender values paid in cash			24,109 38
Surrender values applied to pay running premiums			7,721 21
Surrender values applied to purchase paid-up insurance			32,255 08
(Total paid policy-holders		\$493,313 08)	
Cash dividends paid stockholders			8,000 00
Paid for commissions to agents			179,385 95
Paid for salaries to managers and agents			19,548 72
Paid for medical examiners' fees			11,228 23
Paid for office salaries			49,545 77
Paid for taxes			8,598 89
Paid for rent			8,341 29
Paid for advertising and printing			12,290 31
Paid for legal expenses			10,783 35
Paid for taxes on real estate			3,481 05
Postage, subscription, and general expense			10,503 48
Loss and gain			38,908 07
Total expenditures			\$853,928 19

ASSETS.

Value of real estate owned by the company	\$908,935 08
Mortgage loans (first liens) on real estate	1,016,144 80
Loans secured by pledge of stocks, bonds, or other marketable collaterals	39,813 98
Amount carried forward	\$1,964,893 86

REPORT OF THE INSURANCE COMMISSIONER.

PACIFIC MUTUAL LIFE INSURANCE COMPANY—Continued.

Amount brought forward		\$1,964,893 86
Cash loans to policy-holders on this company's policies, assigned as collateral		80,901 17
Premium notes on policies in force		41,794 07
Cash value of stocks and bonds owned by the company		456,157 49
Cash in office		25,806 22
Cash in banks		115,174 90
Interest due and accrued on mortgages		52,122 45
Interest due and accrued on bonds and stocks		7,232 55
Interest due and accrued on collateral loans		805 80
Interest due and accrued on premium notes		5,424 75
Due from other companies for reinsurance		5,396 36
Net uncollected and deferred premiums		160,369 86
Total admitted assets		\$2,916,079 51
LIABILITIES.		
Claims for losses in process of adjustment	\$10,550 00	
Claims for losses resisted	5,000 00	
		\$15,550 00
Reserve on life policies computed according to the Combined Experience Table of Mortality, with interest at 4 per cent		2,558,782 00
Reserve on accident policies		120,358 30
Total liabilities		\$2,694,690 30
Surplus as regards policy-holders		\$221,389 21
PREMIUM NOTE ACCOUNT.		
Premium notes in force December 31, 1894	\$45,390 71	
Premium notes received during the year (on old policies)	40,189 32	
		\$85,580 03
Premium notes used in payment of losses and claims	\$719 76	
Premium notes used in purchase of surrendered policies	7,555 02	
Premium notes used in payment of dividends	896 54	
Premium notes redeemed by the maker in cash	34,614 64	
		43,785 96
Balance premium notes December 31, 1895		\$41,794 07

EXHIBIT OF POLICIES.

	Whole Life Policies.		Endowment Policies.		All Other Policies.		Reversionary Additions.	Total Nos. and Amounts.	
	No.	Amount.	No.	Am't.	No.	Am't.	Amount.	N o.	Am't.
In force Dec. 31, 1894	4,792	\$11,228,558	637	\$1,332,487	553	\$1,472,050	\$119,800	5,982	\$14,152,895
New policies issued	1,090	2,210,169	115	196,754	183	424,550	-----	1,388	2,831,473
Old policies revived	42	118,000	10	18,500	2	4,500	-----	54	141,000
Old policies increased	---	7,500	---	---	---	---	-----	---	7,500
Addit'ns by dividends	---	---	---	---	---	---	10,860	-----	10,860
Totals	5,924	\$13,564,227	762	\$1,547,741	738	\$1,901,100	\$130,660	7,424	\$17,143,728
Deduct policies ceased to be in force:									
By death	55	\$110,985	8	\$11,250	4	\$11,000	\$3,210	67	\$136,445
By maturity	---	---	8	34,528	---	---	950	8	35,478
By expiry	---	---	---	---	2	3,000	---	2	3,000
By surrender	215	688,821	30	64,264	5	12,000	---	250	765,085
By lapse	395	902,520	36	57,500	147	410,350	---	578	1,370,370
By change and de- crease	---	45,800	---	1,000	---	9,300	---	---	56,100
Not taken	166	383,610	28	56,000	36	79,500	---	230	519,110
Total terminated	831	\$2,131,736	110	\$224,542	194	\$525,150	\$4,160	1,135	\$2,885,588
Net Nos. and amounts in force Dec. 31, 1895. Policies reinsured	5,093	\$11,432,491	652	\$1,323,199	544	\$1,375,950	\$126,500	6,289 1	\$14,258,140 27,000

PACIFIC SURETY COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED MAY, 1885.

WALLACE EVERSON, President.

A. P. REDDING, Secretary.

Joint stock capital authorized	\$100,000 00
Joint stock capital paid up in cash	100,000 00

YEAR ENDING DECEMBER 31, 1895.

ASSETS.	
Value of real estate owned by the company	\$4,500 00
Mortgage loans on real estate (first liens)	85,537 52
Cash in office	59 50
Cash in commercial banks	1,381 33
Cash in savings banks	59,696 59
Interest accrued on mortgages	1,069 60
Interest due and accrued on deposits in savings banks	2,671 04
Premiums in due course of collection	4,281 25
Total admitted assets	\$159,196 83
LIABILITIES.	
Losses in process of adjustment	\$4,238 00
Gross premiums upon all unexpired risks running one year or less, \$32,415 05; unearned premium, 50 per cent	\$16,207 52
Gross premiums upon all unexpired risks running more than one year, \$857 50; unearned premium, pro rata	714 58
Cash dividends remaining unpaid	16,922 10
Taxes to become due	251 00
All other indebtedness	149 75
	91 44
Total liabilities, except capital stock	\$21,652 29
Capital stock paid up in cash	\$100,000 00
Surplus beyond paid-up capital and all other liabilities	37,544 54
INCOME.	
Received for premiums on accident policies	\$7,173 32
Received for premiums on plate glass policies	76 40
Received for premiums on steam boiler policies	1,212 50
Received for premiums on surety policies	23,733 06
Total premium income	\$32,195 28
Received for interest on mortgages and savings banks deposits	9,045 58
Received from all other sources	91 44
Total cash income	\$41,332 30
DISBURSEMENTS.	
Paid for losses, accident	\$4,686 18
Paid for losses, surety	6,826 89
Cash dividends paid stockholders	\$11,613 07
Salaries and expenses of agents and agencies	8,154 00
Salaries of officers and office employés	3,404 79
Paid for taxes	10,580 00
Paid for rent and office expenses	1,058 51
Fee account	2,735 74
All other expenses	859 20
	1,296 69
Total disbursements	\$39,702 00

BANKERS ALLIANCE.

LOCATED AT LOS ANGELES—ORGANIZED AUGUST, 1888.

E. P. JOHNSON, President.

J. N. RUSSELL, JR., Secretary.

YEAR ENDING DECEMBER 31, 1895.

INCOME.	
Received from assessments and payments on notes	\$174,118 29
Received for interest	2,698 19
Total income	\$176,816 48
DISBURSEMENTS.	
Paid for losses	\$80,744 10
Paid for commissions to agents	20,438 86
Salaries of managers and agents, premiums, and reserve fund notes	2,360 25
Salaries of officers and trustees	14,180 00
Salaries of office employes	8,450 60
Medical examiners' fees paid by the company	12,502 85
Rent, taxes, and licenses, and advertising and printing	13,256 01
Advanced to agents to be repaid out of future commissions	8,811 63
Traveling, office, and incidental expenses	8,069 23
Postage, attorney's fees, and furniture and fixtures	3,467 62
Total disbursements	\$172,281 15
ASSETS.	
Cash in office	\$1,762 05
Cash in banks	37,211 65
Reserve fund on deposit with State Treasurer	10,000 00
Reserve fund notes	92,769 09
Total admitted assets	\$141,742 79
CONTINGENT ASSETS.	
Mortuary assessments not yet called	\$40,651 23
CONTINGENT LIABILITIES.	
Losses reported	\$22,000 00
Losses resisted	5,000 00
	\$27,000 00

BUSINESS OF 1895.

	Number.	Amount.
Policies in force December 31, 1894	4,299	\$10,592,500 00
Policies written during 1895	5,128	11,287,750 00
Totals	9,427	\$21,880,250 00
Policies ceased during 1895	2,593	6,130,000 00
Policies in force December 31, 1895	6,834	\$15,750,250 00

CALIFORNIA MUTUAL BENEFIT SOCIETY.

LOCATED AT SAN FRANCISCO—ORGANIZED MAY, 1890.

DR. C. A. DAVIS, President.

J. W. HANNA, Secretary.

YEAR ENDING DECEMBER 31, 1895.

INCOME.	
Received from membership fees	\$10,303 00
Received from annual dues	14,457 25
Received for interest	330 00
Total income	\$25,091 25
DISBURSEMENTS.	
Paid for losses and claims	\$6,308 00
Paid for commissions to agents	9,170 75
Salaries of managers and agents	1,255 40
Salaries and other compensation of officers	3,578 00
Salaries of office employes	605 50
Medical examiners' fees	154 00
Rent, taxes, advertising, and printing	2,173 79
All other expenses	961 44
Total disbursements	\$24,206 88
ASSETS.	
Loans on mortgages on real estate	\$1,000 00
Cash in office	28 00
Deposited with the State Treasurer	5,000 00
Cash in banks	956 16
Interest due and accrued	59 00
Total admitted assets	\$7,043 16

BUSINESS OF 1895.

	Number.	Amount.
Policies in force December 31, 1894	1,602	\$19,532 00
Policies written during 1895	2,681	24,761 00
Totals	4,283	\$44,293 00
Policies ceased to be in force during 1895	2,397	24,460 00
Policies in force December 31, 1895	1,886	\$19,833 00

CALIFORNIA TITLE INSURANCE AND TRUST COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED FEBRUARY, 1886.

CHARLES PAGE, President.

H. D. LAWRIE, Secretary.

Joint stock capital paid up in cash\$250,000 00

YEAR ENDING DECEMBER 31, 1895.

INCOME.	
Net cash received for premiums	\$52,769 15
Received for interest on mortgages	17,266 90
Received for trust fund earnings	8,561 29
Received for rents	2,775 00
Received from all other sources	1,830 55
Total income	\$83,202 89
DISBURSEMENTS.	
Paid for commissions	\$1,633 05
Salaries of officers, \$5,400 00; office employes, \$31,155 35	36,555 35
Paid for taxes	1,743 20
Paid for rent	4,950 00
Paid for advertising, printing, and stationery	2,851 20
All other expenses	3,174 68
Total disbursements	\$50,907 48
ASSETS.	
Value of real estate owned by the company	\$41,976 82
Loans on mortgages (first liens) on real estate	202,619 99
Cash in company's office	273 22
Due from Continental Building and Loan Association	259 82
Due from Pacific States Savings, Loan, and Building Company	150 00
Plant	125,000 00
Mortgage tax reserve	159 26
Interest due and accrued	8,121 33
On deposit with Recorder	396 22
Rents due	150 00
Premiums in course of collection	7,079 00
Total admitted assets	\$386,185 66
LIABILITIES.	
"Surplus Fund," required by Section 432 of the Civil Code	\$25,000 00
Bills payable	50,000 00
All other demands against the company	48,200 00
Total liabilities, except capital stock	\$123,200 00
Capital stock paid up in cash	\$250,000 00
Surplus over paid-up capital and all other liabilities	12,985 66

FIDELITY MUTUAL AID ASSOCIATION.

LOCATED AT SAN FRANCISCO—ORGANIZED MAY, 1888.

C. W. NEVINS, President.

J. L. M. SHETTERLEY, Secretary.

YEAR ENDING DECEMBER 31, 1895.

INCOME.	
Received for membership fees	\$5,678 00
Received for annual dues	36,406 36
Received for renewal fees	44 70
Received for interest	305 00
Total income	\$42,434 06
DISBURSEMENTS.	
Paid for losses and claims	\$12,156 24
Advance payments returned to rejected applicants	6 00
Paid for commissions to agents	5,590 00
Paid for collecting assessments	6,079 70
Salaries of managers and agents	3,000 00
Salaries of officers	72 20
Salaries of office employés	6,370 81
Medical examiners' fees	452 00
Rent, taxes, advertising, and printing	4,570 17
All other expenses	4,085 19
Total disbursements	\$42,382 31
ASSETS.	
Cash in office	\$7 16
Cash in banks	3,260 59
Cash deposited with the State Treasurer of California	5,000 00
Cash deposited with the State Treasurer of Missouri	1,000 00
Due from depositories	3,985 42
Total admitted assets	\$13,253 17
LIABILITIES.	
Due depositories	\$51 17

BUSINESS OF 1895.

	Number.	Amount.
Policies in force December 31, 1894	3,474	\$339,000 00
Policies written during 1895	2,948	393,800 00
Totals	6,422	\$732,800 00
Policies terminated in 1895	2,947	431,100 00
Policies in force December 31, 1895	3,475	\$301,700 00
Losses and claims unpaid December 31, 1894	none	none
Losses and claims incurred during 1895	501	\$12,156 00
Losses and claims paid during 1895	501	12,156 00
Losses and claims unpaid December 31, 1895	none	none

MUTUAL INDEMNITY COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED JANUARY, 1894.

L. M. McKENNEY, President.

JOHN C. SUHR, Secretary.

YEAR ENDING DECEMBER 31, 1895.

INCOME.	
Received for membership fees	\$6,447 25
Received for annual dues, and monthly payments	6,878 57
Total income	\$13,325 82
DISBURSEMENTS.	
Paid for losses and claims	\$1,660 34
Paid for commissions to agents	8,169 15
Paid for collecting monthly payments and annual dues	154 40
Salaries of officers	1,800 00
Salaries of office employes.	382 80
Rent, taxes, advertising, and printing	464 80
All other expenses	633 22
Total disbursements	\$13,264 71
ASSETS.	
Cash in office	\$10 50
Cash in banks	242 90
Deposited with the State Treasurer	5,000 00
Total admitted assets	\$5,253 40
LIABILITIES.	
Losses adjusted and unpaid	\$435 00

BUSINESS OF 1895.

	Number.	Amount.
Policies in force December 31, 1894	510	\$186,925 00
Policies written during 1895	1,464	143,400 00
Totals	1,974	\$330,325 00
Policies ceased to be in force during 1895	1,374	271,125 00
Policies in force December 31, 1895	600	\$59,200 00

INTERNATIONAL INDEMNITY COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED APRIL, 1895.

M. T. DUSBURY, President.

J. P. MERRITT, Secretary.

YEAR ENDING DECEMBER 31, 1895.

INCOME.	
Received for membership fees	\$5,605 00
Received for annual dues	3,246 75
Received as contribution from the Directors	600 00
Total income	\$9,451 75
DISBURSEMENTS.	
Paid for losses and claims	\$210 00
Paid for commissions to agents	6,467 80
Paid for collecting assessments	73 75
Salaries of managers and agents	260 70
Salaries of officers	356 05
Salaries of office employés	312 00
Medical examiners' fees	5 00
Rent, taxes, advertising, and printing	680 50
All other expenses	455 95
Total disbursements	\$8,821 75
ASSETS.	
Cash in office	\$630 00
Deposited with the State Treasurer	5,000 00
Interest accrued	266 67
Total admitted assets	\$5,896 67
LIABILITIES.	
Dues paid in advance	\$167 75

BUSINESS OF 1895.

	Number.	Amount.
Policies written during 1895	1,127	\$160,700 00
Policies ceased to be in force during 1895	867	122,600 00
Policies in force December 31, 1895	260	\$38,100 00

PACIFIC STATES LIFE ASSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED AUGUST 3, 1894.

CORNELIUS J. SULLIVAN, President.

FRANKLIN BOWRING, Secretary.

Joint stock capital actually paid up in cash \$25,605 50

YEAR ENDING DECEMBER 31, 1895.

INCOME.	
Received for annual dues	\$10,134 06
Received for interest	563 75
Total income	\$10,697 81
DISBURSEMENTS.	
Advance payments returned to rejected applicants	\$1,425 45
Paid for commissions to agents	3,490 96
Salaries of officers	2,700 00
Salaries of office employés	1,417 82
Medical examiners' fees	235 00
Rent, taxes, advertising, and printing	1,993 34
Advanced to officers and agents to be repaid out of future salaries or commissions	377 80
Attorney's fees, traveling expenses, etc.	1,408 35
Total disbursements	\$13,048 72
ASSETS.	
Loans on mortgages (first liens) on real estate	\$15,000 00
Cash in office	451 25
Deposited with State Treasurer, for the protection of policy-holders	5,000 00
Total admitted assets	\$20,451 25
LIABILITIES.	
Losses unpaid	\$10,000 00
Salaries, rent, and office expenses due and accrued	672 30
All other demands against the company	7,234 91
Total liabilities	\$17,907 21
CONTINGENT ASSETS.	
Stockholders' notes	\$32,256 65

BUSINESS OF 1895.

	Number.	Amount.
Policies written during 1895	259	\$507,500 00
Policies ceased during 1895	124	208,000 00
Policies in force December 31, 1895	135	\$299,500 00

SECURITY LOAN AND TRUST COMPANY.

LOCATED AT LOS ANGELES—ORGANIZED JANUARY, 1887.

M. W. STIMSON, President.

W. E. McVAY, Secretary.

Joint stock capital authorized	\$200,000 00
Joint stock capital paid up in cash	134,100 00

YEAR ENDING DECEMBER 31, 1895.

ASSETS.	
Value of real estate owned by the company	\$42,762 57
Mortgage loans (first liens) on real estate	120,372 94
Loans secured by pledge of stocks, bonds, or other marketable collaterals ..	3,640 00
Value of stocks and bonds owned by the company	17,800 00
Cash in office	3,029 40
Cash in banks	16,045 04
Coupons representing profit and taxes on mortgages sold	30,636 01
Second mortgages on real estate on which the company holds the first mortgage	839 18
Taxes and insurance on property mortgaged to the company	6,257 63
Cash deposited in Boston to pay maturing coupons	559 23
Guaranteed coupons redeemed	5,073 29
Interest due and accrued	9,758 49
Rents accrued	190 00
Premiums in course of collection	25 00
Total admitted assets	\$256,988 78
LIABILITIES.	
Gross premiums upon all unexpired risks running one year or less, \$321 50; unearned premium, 50 per cent	\$160 75
Cash dividends remaining unpaid	522 00
Debenture bonds outstanding	20,800 00
Due and to become due for borrowed money	31,404 75
All other demands against the company	52,623 76
Total liabilities, except capital stock	\$105,511 26
Capital stock paid up in cash	\$134,100 00
Surplus beyond paid-up capital and all other liabilities	17,377 52
INCOME.	
Net cash received for premiums	\$1,210 00
Received for interest on mortgages	11,648 01
Received for interest on collateral loans	210 16
Received for interest and dividends on stocks and bonds	742 77
Received for rents	684 50
Received for profits on securities actually sold	11,322 29
Commissions, \$1,203 88; debenture bonds issued, \$3,000 00	4,203 88
Investments, loans repaid, etc.	369,501 05
Total income	\$399,522 66
DISBURSEMENTS.	
Cash dividends paid stockholders	\$7,524 00
Paid for commissions	2,271 90
Salaries of officers, \$5,100 00; office employes, \$1,730 70	6,830 70
Paid for taxes	10,715 97
Paid for rent	1,113 50
Paid for real estate expenses	3,070 96
Paid for advertising, printing, and stationery	889 51
Paid for interest	7,396 49
Loans made, investors' funds returned, etc.	346,827 45
Total disbursements	\$386,640 48

TITLE INSURANCE AND TRUST COMPANY.

LOCATED AT LOS ANGELES—ORGANIZED DECEMBER, 1893.

WILLIAM H. ALLEN, JR., President.

O. P. CLARK, Secretary.

Joint stock capital paid up in cash \$400,000 00

YEAR ENDING DECEMBER 31, 1895.

INCOME.	
Received for premiums	\$719 00
Received for interest on mortgages	802 37
Received for interest and dividends on stocks and bonds	857 87
Received for interest on other debts due the company	45 00
Received for rents	284 75
Received from sale of abstracts and certificates of title	68,882 66
Total income	\$71,591 65
DISBURSEMENTS.	
Cash dividends paid stockholders	\$6,095 00
Paid for commissions to agents	45 35
Salaries of officers	4,050 00
Salaries of office employes	26,303 31
Paid for taxes and fees	817 55
Paid for legal expenses	5,700 00
Paid for advertising, printing, and stationery	2,841 20
All other expenses	4,563 53
Total disbursements	\$50,415 94
ASSETS.	
Value of real estate owned by the company	\$82,732 14
Loans on mortgages (first liens) on real estate	78,405 00
Value of stocks and bonds owned by the company	42,002 10
Cash in office	1,175 00
Cash in banks	9,422 82
Bills receivable (secured)	2,560 21
Name and property abstract plants	200,000 00
Extra property abstract plants, maps, transcripts, etc., belonging to the company	35,000 00
Interest due and accrued	1,505 03
Total assets	\$452,802 30
LIABILITIES.	
Due and accrued for salaries, rent, etc.	\$1,182 17
Surplus fund, as required by Section 432 of the Civil Code	179 75
Total liabilities, except capital stock	\$1,361 92
Capital stock paid up in cash	\$400,000 00
Surplus over paid-up capital and all other liabilities	51,441 38

WEEKLY BENEFIT SOCIETY OF AMERICA.

LOCATED AT SAN FRANCISCO—ORGANIZED OCTOBER, 1889.

E. J. NORRIS, President.

L. L. NELSON, Secretary.

YEAR ENDING DECEMBER 31, 1895.

INCOME.	
Received for membership fees	\$490 50
Received for annual dues	5,654 00
Medical examiners' fees, paid by applicants	1,021 00
Received for interest	45 00
Total income	\$7,210 50
DISBURSEMENTS.	
Paid for losses and claims	\$3,902 50
Paid for commissions to agents	490 50
Paid for collecting dues	216 10
Salaries of office employes	761 00
Medical examiners' fees	1,021 00
Rent, taxes, advertising, and printing	331 25
All other expenses	648 65
Total disbursements	\$7,371 00
ASSETS.	
Bills receivable—since paid	\$25 00
Cash in office	4 13
Cash in bank	853 25
Deposited with the State Treasurer	5,000 00
Interest accrued	45 00
Total admitted assets	\$5,927 38
LIABILITIES.	
Salaries, rents, and office expenses due and accrued	\$762 40

TABLE No. 2.

Summary of Assets, Liabilities, Income, Expenditures, etc., of Fire and Marine Insurance Companies doing business in California on December 31, 1895—California Companies.

Name.	Location.	Cash, Capital Paid Up.	Assets.	Liabilities, Capital not Included.	Income.	Expenditures.	Losses Incurred during the Year.	Net Surplus.
Fireman's Fund	San Francisco	\$1,000,000 00	\$3,449,095 88	\$1,461,890 79	\$1,791,503 35	\$1,556,480 30	\$837,040 35	\$987,205 09
Home Mutual	San Francisco	300,000 00	887,018 67	258,833 82	335,394 11	334,672 75	158,141 90	328,184 85
Totals		\$1,300,000 00	\$4,336,114 55	\$1,720,724 61	\$2,126,897 46	\$1,891,153 05	\$995,182 25	\$1,315,389 94

TABLE No. 3.

Showing the various items composing the Assets of Fire and Marine Insurance Companies doing business in California on December 31, 1895—California Companies.

Name.	Location.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds Owned by the Company.	Loans on Stocks and other Securities as Collateral.	Cash in Office and in Banks.
Fireman's Fund	San Francisco	\$416,700 00	\$492,243 85	\$1,710,979 00	\$178,301 65	\$193,297 39
Home Mutual	San Francisco	255,500 00	365,403 00	85,192 00	22,100 00	56,035 14
Totals		\$672,200 00	\$857,646 85	\$1,796,171 00	\$200,401 65	\$249,332 53
Name.	Location.	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, not Matured, taken for Marine and Inland Risks.	All Other Assets.	Total Assets.
Fireman's Fund	San Francisco	\$12,085 96	\$369,500 75	\$40,491 40	\$35,495 88	\$3,449,095 88
Home Mutual	San Francisco	8,602 07	79,982 71	14,223 75	-----	887,018 67
Totals		\$20,688 03	\$449,483 46	\$54,715 15	\$35,495 88	\$4,336,114 55

TABLE NO. 4.

Showing the various items composing the Liabilities, except Capital Stock, of Fire and Marine Insurance Companies doing business in California on December 31, 1895—California Companies.

Name.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends Remaining Unpaid.	Fire Reinsurance.
Fireman's Fund	San Francisco	\$31,409 43	\$82,431 99	\$11,650 00		\$1,163,546 93
Home Mutual	San Francisco	2,062 34	10,598 80	9,205 00		201,463 06
Totals		\$33,471 77	\$93,030 79	\$20,855 00		\$1,365,009 99
Name.	Location.	Marine Reinsurance.	All Other Claims.	Total Liabilities, Capital Stock not included.	Net Surplus.	
Fireman's Fund	San Francisco	\$55,024 81	\$117,827 63	\$1,461,890 79	\$987,205 09	
Home Mutual	San Francisco	19,478 37	16,026 25	258,833 82	328,184 85	
Totals		\$74,503 18	\$133,853 88	\$1,720,724 61	\$1,315,389 94	

TABLE No. 5.

Showing the various items composing the Incomes of Fire and Marine Insurance Companies doing business in California on December 31, 1895.—California Companies.

Name.	Location.	Fire Premiums.	Marine and Inland Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from Other Sources.	Rents.	Total Income.
Fireman's Fund	San Francisco	\$1,459,088 76	\$181,730 18	\$26,907 02	\$104,459 24	\$19,168 15	\$1,791,503 35
Home Mutual	San Francisco	238,813 28	50,855 49	28,369 36	7,197 17	10,158 81	335,394 11
Totals .....	.....	\$1,697,902 04	\$232,645 67	\$55,365 38	\$111,656 41	\$29,326 96	\$2,126,897 46

TABLE No. 6.

Showing the various items composing the Expenditures of Fire and Marine Insurance Companies doing business in California on December 31, 1895.—California Companies.

Name.	Location.	Fire Losses.	Marine Losses.	Dividends.	Commissions and Brokerage.	Office Salaries.	State and Local Taxes.	All Other Expenditures.	Total Expenditures.
Fireman's Fund	San Francisco	\$724,062 97	\$123,686 29	\$120,000 00	\$224,935 85	\$179,027 74	\$30,701 61	\$154,065 81	\$1,556,480 30
Home Mutual	San Francisco	119,798 86	32,563 56	36,000 00	48,225 82	55,260 61	9,660 47	33,153 43	334,672 75
Totals .....	.....	\$843,861 83	\$156,249 85	\$156,000 00	\$273,171 67	\$234,288 35	\$40,362 08	\$187,219 27	\$1,891,153 05

TABLE No. 7.

Showing amount of Risks Written, Premiums Received, and amount of Risks in Force, on December 31, 1895, with Premiums thereon, of Fire and Marine Insurance Companies doing business in California—California Companies.

Name.	Location.	RISKS WRITTEN DURING THE YEAR.			
		Fire.	Premiums.	Marine.	Total Premiums.
Fireman's Fund	San Francisco	\$179,216,492 00	\$2,155,368 87	\$27,914,784 00	\$329,747 18
Home Mutual	San Francisco	27,059,910 00	373,003 42	3,088,175 00	107,161 03
Totals		\$206,276,402 00	\$2,528,372 29	\$31,002,959 00	\$436,908 21
					\$2,905,280 50
Name.	Location.	RISKS IN FORCE DECEMBER 31, 1895.			
		Fire.	Premiums.	Marine.	Total Premiums.
Fireman's Fund	San Francisco	\$191,150,325 00	\$2,249,080 36	\$2,534,797 00	\$94,709 58
Home Mutual	San Francisco	27,269,840 00	380,438 62	694,401 00	36,068 83
Totals		\$218,420,165 00	\$2,629,518 98	\$3,199,198 00	\$130,778 41
					\$2,760,297 39

TABLE No. 8.—Summary of Assets, Liabilities, Income, Expenditures, etc., and amount of Surplus over Capital Stock, of Fire and Marine Insurance Companies doing business in California, on December 31, 1895.—Companies of other States.

Name.	Location.	Cash Capital Paid Up.	Assets.	Liabilities, Capital not Included.	Income.
Ethna	Hartford	\$4,000,000 00	\$11,055,513 88	\$3,684,424 32	\$1,347,223 57
American	Newark	600,000 00	2,603,799 29	550,348 58	636,554 02
American Central	St. Louis	600,000 00	1,661,187 11	809,945 38	877,543 58
American Fire	Philadelphia	500,000 00	2,409,584 63	1,600,466 64	1,298,840 76
Connecticut Fire	Hartford	1,000,000 00	3,192,001 69	1,685,592 28	1,888,147 01
Continental	New York	1,000,000 00	7,216,828 25	4,191,020 12	3,740,744 59
Equitable Fire and Marine	Providence, R. I.	300,000 00	616,643 42	216,011 72	287,241 10
Fire Association	Philadelphia	500,000 00	5,581,243 06	4,278,268 92	2,717,977 85
Firemen's	Baltimore	378,000 00	708,131 11	226,445 73	282,765 68
Franklin Fire	Philadelphia	400,000 00	3,169,551 58	1,699,057 94	634,869 53
German-American	New York	1,000,000 00	6,580,069 08	3,106,982 46	2,996,283 19
Globe Fire	New York	200,000 00	407,936 70	171,671 70	208,268 81
Greenwich	New York	200,000 00	1,373,318 29	1,010,483 71	1,084,390 73
Hanover Fire	New York	1,000,000 00	2,533,627 20	1,315,762 51	1,590,180 22
Hartford Fire	Hartford	1,250,000 00	9,229,213 09	5,078,319 58	6,121,058 02
Home	New York	3,000,000 00	9,853,628 54	5,189,233 13	5,383,823 77
Insurance Company of North America	Philadelphia	3,000,000 00	9,333,766 94	4,405,657 04	6,025,007 75
Insurance Co. of the State of Pennsylvania	Philadelphia	200,000 00	750,395 90	460,172 12	308,370 23
Manufacturers Lloyds	New York	---	569,715 31	412,380 32	573,781 53
Mercantile Lloyds	New York	---	146,303 86	107,232 47	176,084 37
Merchants	Providence, R. I.	200,000 00	516,170 77	214,404 86	290,288 93
Milwaukee Mechanics	Milwaukee	200,000 00	2,235,648 67	893,840 00	958,190 64
Mutual Lloyds	New York	---	231,571 63	198,296 34	358,837 96
National Fire	Hartford	1,000,000 00	3,860,141 74	2,146,943 99	2,522,635 03
Northwestern National	Milwaukee	600,000 00	1,956,852 01	852,169 59	858,095 52
Orient	Hartford	500,000 00	2,242,203 45	1,257,052 06	1,549,457 93
Pennsylvania Fire	Philadelphia	400,000 00	4,461,323 15	2,277,741 49	1,817,168 79
Phoenix	Brooklyn	1,000,000 00	5,961,562 75	4,320,013 81	4,222,802 55
Phoenix	Hartford	2,000,000 00	5,246,519 68	2,821,576 27	3,585,780 66
Providence-Washington	Providence, R. I.	400,000 00	1,479,280 95	877,465 22	1,279,927 39
Queen	New York	500,000 00	4,039,586 46	2,020,663 32	2,276,155 02
Springfield Fire and Marine	Springfield, Mass.	1,500,000 00	3,845,145 17	1,730,535 59	2,189,077 25
St. Paul	St. Paul	500,000 00	2,164,959 44	1,033,502 31	1,429,871 33
Traders	Chicago	500,000 00	1,747,259 82	568,265 91	740,730 53
Traders Fire Lloyds	New York	---	219,220 67	188,481 81	307,246 20
Union	Philadelphia	200,000 00	628,011 92	299,348 13	394,783 12
Westchester Fire	New York	300,000 00	2,032,444 62	1,258,263 88	1,402,794 85
Williamsburg City Fire	Brooklyn	250,000 00	1,536,635 97	577,665 59	628,107 53
Totals	---	\$29,178,000 00	\$123,396,997 70	\$63,855,696 84	\$67,991,107 54

TABLE No. 8—Continued.

Name.	Location.	Expenditures.	Losses Incurred during the Year.	Net Surplus.
Etta	Hartford.	\$4,104,430 51	\$2,183,898 31	\$3,371,059 56
American	Newark.	489,243 96	230,499 85	1,453,430 91
American Central	St. Louis.	848,664 63	506,436 21	251,241 53
American Fire	Philadelphia	1,304,195 37	790,514 50	309,117 89
Connecticut Fire	Hartford	1,691,166 06	993,836 72	506,409 41
Continental	New York	3,232,101 11	1,761,414 58	2,025,808 13
Equitable Fire and Marine	Providence, R. I.	242,391 88	113,854 77	100,631 70
Fire Association	Philadelphia	2,360,890 22	1,346,954 00	802,974 14
Firemen's	Baltimore	243,294 56	124,565 87	103,715 38
Franklin Fire	Philadelphia	615,222 32	293,866 89	1,070,493 64
German-American	New York	2,765,260 53	1,388,511 76	2,413,086 62
Globe Fire	New York	119,998 73	82,006 68	36,265 00
Greenwich	New York	1,024,369 16	632,330 86	162,854 58
Hanover Fire	New York	1,357,686 34	753,597 28	217,864 69
Hartford Fire	Hartford	4,683,134 16	3,299,020 19	2,900,893 51
Home	New York	5,531,308 28	2,682,031 75	1,664,395 41
Insurance Company of North America	Philadelphia	6,007,828 29	3,986,249 43	1,368,109 90
Insurance Company of the State of Pennsylvania	Philadelphia	310,702 36	176,570 58	90,223 78
Manufacturers Lloyds	New York	398,152 14	303,194 11	157,334 99
Mercantile Lloyds	New York	147,498 37	75,655 35	39,071 39
Merchants	Providence, R. I.	249,818 31	126,542 98	101,765 91
Milwaukee Mechanics	Milwaukee	908,365 41	486,539 48	1,141,808 67
Mutual Lloyds	New York	300,877 58	168,311 43	33,275 29
National Fire	Hartford	2,250,236 91	1,249,746 82	713,197 75
Northwestern National	Milwaukee	743,717 82	356,903 01	504,682 42
Orient	Hartford	1,360,027 49	823,470 95	485,151 39
Pennsylvania Fire	Philadelphia	1,494,119 82	807,822 00	1,783,581 66
Phenix	Brooklyn	3,860,819 50	2,314,337 22	641,548 94
Phoenix	Hartford	3,855,288 77	2,167,266 43	424,943 41
Providence-Washington	Providence, R. I.	1,173,564 92	733,853 76	201,815 73
Queen	New York	1,908,209 58	1,178,023 98	1,518,923 14
Springfield Fire and Marine	Springfield, Mass.	1,901,200 63	1,104,891 83	614,609 58
St. Paul	St. Paul	1,307,384 28	611,799 26	631,457 13
Traders	Chicago	643,336 78	360,944 60	678,993 91
Traders Fire Lloyds	New York	165,205 81	101,563 00	30,738 86
Union	Philadelphia	285,826 58	143,859 07	128,663 79
Westchester Fire	New York	1,332,372 96	744,260 23	474,180 74
Williamsburg City Fire	Brooklyn	549,477 14	258,922 54	708,970 38
Totals		\$61,731,589 27	\$35,440,567 78	\$30,363,300 86

TABLE No. 9.—Showing the various items composing the Assets of Fire and Marine Insurance Companies doing business in California, on December 31, 1895.—Companies of other States.

Name.	Location.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds Owned by the Company.	Loans on Stocks and Other Collateral Securities.	Cash in Office and in Banks.
Etna	Hartford	\$200,000 00	\$36,000 00	\$9,526,068 00	\$5,600 00	\$752,512 97
American	Newark	253,977 20	1,470,422 06	764,440 00	---	35,838 63
American Central	St. Louis	500,000 00	81,000 00	787,000 00	100,291 33	99,925 31
American Fire	Philadelphia	255,014 31	1,101,254 13	789,916 65	55,200 00	86,936 59
Connecticut Fire	Hartford	146,525 00	854,750 00	1,760,605 00	12,500 00	163,803 20
Continental	New York	1,082,430 19	107,560 00	4,880,494 00	---	522,287 66
Equitable Fire and Marine	Providence, R. I.	129,900 00	125,500 00	280,961 50	---	35,230 00
Fire Association	Philadelphia	202,900 00	1,891,829 51	2,493,014 00	92,099 60	31,150 31
Firemen's	Baltimore	146,375 00	---	488,184 60	---	37,671 46
Franklin Fire	Philadelphia	279,000 00	233,508 00	2,299,450 00	197,500 00	89,751 27
German-American	New York	25,000 00	---	5,732,385 00	---	396,674 09
Globe Fire	New York	---	24,500 00	301,045 00	---	21,255 41
Greenwich	New York	200,000 00	1,100 00	901,250 00	1,400 00	95,926 61
Hanover Fire	New York	450,000 00	22,000 00	1,758,226 00	---	112,088 11
Hartford Fire	Hartford	385,775 60	1,316,000 00	5,341,629 00	9,800 00	1,088,291 95
Home	New York	1,705,895 91	463,009 13	6,220,845 93	426,550 00	469,914 59
Insurance Company of North America	Philadelphia	401,205 62	2,454,733 76	4,745,630 38	13,400 00	759,625 96
Insurance Co. of the State of Pennsylvania	Philadelphia	---	66,250 00	185,420 83	---	76,557 66
Manufacturers Lloyds	New York	336,865 38	25,000 00	137,700 00	---	260,970 43
Mercantile Lloyds	New York	---	---	74,504 50	2,500 00	24,734 51
Merchants	Providence, R. I.	---	98,800 00	327,305 00	7,165 50	41,168 59
Milwaukee Mechanics	Milwaukee	45,000 00	1,130,997 65	763,547 20	---	127,380 30
Mutual Lloyds	New York	---	---	116,012 50	---	30,128 07
National Fire	Hartford	263,480 75	685,563 97	2,268,586 00	---	225,290 80
Northwestern National	Milwaukee	---	773,856 67	938,025 00	---	144,315 81
Orient	Hartford	48,219 86	193,414 30	1,596,155 14	6,930 00	118,761 18
Pennsylvania Fire	Philadelphia	182,500 00	877,820 00	2,896,139 00	197,200 00	76,971 17
Phenix	Brooklyn	479,000 00	120,600 00	3,917,397 50	---	499,903 67
Phoenix	Hartford	476,917 68	225,340 29	3,862,283 00	31,700 00	169,040 12
Providence-Washington	Providence, R. I.	---	---	1,186,340 00	---	66,109 21
Queen	New York	25,000 00	---	3,363,698 86	---	314,629 45
Springfield Fire and Marine	Springfield, Mass.	134,000 00	521,725 00	2,665,772 00	57,096 20	187,193 14
St. Paul	St. Paul	458,527 19	508,899 93	613,430 00	249,506 03	116,322 91
Traders	Chicago	6,312 37	223,550 00	1,318,349 55	47,500 00	73,816 90
Traders Fire Lloyds	New York	---	---	50,500 00	---	108,782 39
Union	Philadelphia	160,000 00	9,900 00	356,818 52	12,500 00	26,621 06
Westchester Fire	New York	474,100 00	1,002,900 00	1,002,900 00	---	112,226 80
Williamsburg City Fire	Brooklyn	629,000 00	296,050 00	484,820 00	6,200 00	30,792 74
Totals	---	\$9,816,622 06	\$16,415,334 40	\$77,203,849 66	\$1,532,638 06	\$7,910,491 03

TABLE No. 9—Continued.

Name.	Location.	Interest Due and Accrued.	Premiums in Course of Collec- tion.	Bills Receivable, not Matured, taken for Marine and Inland Risks.	All Other Assets.	Total Assets.
Etna.....	Hartford	\$687 95	\$534,644 96	-----	-----	\$11,055,513 88
American	Newark	32,380 61	44,747 94	-----	\$1,992 85	2,603,799 29
American Central	St. Louis	-----	92,970 47	-----	-----	1,661,187 11
American Fire	Philadelphia	-----	91,616 51	-----	7,425 65	2,409,584 83
Connecticut Fire	Hartford	22,220 69	252,329 69	\$1,488 80	-----	3,192,001 69
Continental	New York	77,569 40	350,737 19	191,665 24	-----	7,216,828 25
Equitable Fire and Marine	Providence, R. I.	181 00	43,662 92	-----	4,684 57	616,643 42
Fire Association	Philadelphia	63,958 55	516,384 24	-----	1,218 00	5,581,243 06
Firemen's	Baltimore	7,445 73	25,200 66	-----	4,907 45	-----
Franklin Fire.....	Philadelphia	4,819 38	65,222 93	-----	2,753 66	708,131 11
German-American	New York	7,307 67	418,702 32	-----	-----	3,169,551 53
Globe Fire	New York	460 00	60,676 29	-----	-----	6,580,069 03
Greenwich	New York	63 00	151,583 66	-----	-----	407,938 70
Hanover Fire	New York	12,551 66	177,493 08	21,995 02	1,268 35	1,373,318 29
Hartford Fire	New York	24,177 22	1,042,418 69	-----	21,130 63	2,533,627 20
Home	Hartford	52,185 92	511,264 45	-----	-----	9,229,213 09
Insurance Company of North America.	New York	40,473 66	828,923 56	3,962 61	-----	9,883,628 54
Insurance Co. of the State of Pennsylvania.	Philadelphia	3,011 91	51,813 67	63,661 74	21,112 26	9,333,766 84
Manufacturers Lloyds	New York	2,741 66	142,303 22	1,963 25	28,513 20	750,395 90
Mercantile Lloyds	New York	825 92	43,141 82	-----	1,000 00	569,715 31
Merchants	Providence, R. I.	2,658 02	25,748 75	13,324 91	597 11	146,303 86
Milwaukee Mechanics	Milwaukee	33,541 00	136,182 52	-----	-----	516,170 77
Mutual Lloyds	New York	250 00	85,181 06	-----	-----	2,285,648 67
National Fire	Hartford	16,104 34	401,115 88	-----	-----	231,571 63
Northwestern National	Milwaukee	9,634 35	91,020 18	-----	-----	3,860,141 74
Orient	Hartford	12,478 54	265,511 96	-----	-----	1,956,852 01
Pennsylvania Fire	Philadelphia	13,666 12	190,682 78	24,954 88	732 47	2,242,203 45
Phenix	Brooklyn	12,325 75	706,344 60	-----	1,399 20	4,461,323 15
Phoenix	Hartford	15,089 85	443,176 87	-----	225,991 23	5,961,562 75
Providence-Washington	Providence, R. I.	-----	178,221 41	48,610 33	22,971 87	5,246,519 68
Queen	New York	45,222 96	290,028 02	905 30	41 87	1,479,280 85
Springfield Fire and Marine	Springfield, Mass.	38,892 66	239,461 01	-----	1,005 16	4,039,586 46
St. Paul	St. Paul	9,792 47	190,110 37	27,863 01	-----	3,845,145 17
Traders	Chicago	-----	52,483 43	-----	-----	2,164,959 44
Traders Fire Lloyds	New York	-----	59,938 28	-----	15,485 10	1,747,259 82
Union	Philadelphia	1,368 34	58,709 63	-----	-----	219,220 67
Westchester Fire	New York	4,473 23	231,744 59	1,000 00	1,194 37	628,011 92
Williamsburg City Fire	Brooklyn	4,926 66	77,112 30	-----	7,754 27	2,032,444 02
Totals.....	-----	\$573,476 22	\$9,168,581 91	\$403,455 09	\$372,549 27	\$123,396,997 70

TABLE No. 10.—Showing the various items composing the Liabilities, except Capital Stock, of Fire and Marine Insurance Companies doing business in California, on December 31, 1895.—Companies of other States.

Name.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends.	Fire Reinsurance.
Etna	Hartford	\$61,200 73	\$285,078 45	\$52,296 01	---	\$3,036,124 24
American	Newark	14,477 97	30,026 38	6,900 00	\$5,150 15	483,073 82
American Central	St. Louis	29,511 93	73,506 77	30,981 30	---	662,000 01
American Fire	Philadelphia	19,556 07	122,549 85	28,128 19	---	1,416,490 12
Connecticut Fire	Hartford	---	217,683 49	33,858 51	---	1,375,050 28
Continental	New York	---	327,956 64	38,757 00	38 50	3,521,726 96
Equitable Fire and Marine	Providence, R. I.	2,703 00	11,985 00	2,940 00	---	191,243 32
Fire Association	Philadelphia	139,564 33	129,094 83	51,370 68	2,031 66	3,779,191 54
Firemen's	Baltimore	8,806 42	29,235 30	---	410 00	180,052 69
Franklin Fire	Philadelphia	15,713 82	24,295 60	1,500 00	---	1,618,209 62
German-American	New York	66,878 99	242,237 03	59,615 08	---	2,591,902 88
Globe Fire	New York	2,141 80	27,388 60	1,750 00	---	120,010 84
Greenwich	New York	22,509 00	137,923 89	41,061 31	---	704,517 93
Hanover Fire	New York	91,741 62	79,251 21	18,686 22	---	1,096,305 52
Hartford Fire	Hartford	193,381 62	314,770 17	90,929 29	---	4,404,238 50
Home	New York	88,729 98	434,837 41	48,164 02	300 00	4,298,640 00
Insurance Company of North America	Philadelphia	80,330 12	322,093 86	50,554 60	---	3,657,513 85
Insurance Co. of the State of Pennsylvania	Philadelphia	2,175 67	19,818 08	---	---	385,406 32
Manufacturers' Lloyds	New York	---	77,097 73	---	---	300,482 86
Mercantile Lloyds	New York	---	13,009 87	---	---	83,266 02
Milwaukee Mechanics	Providence, R. I.	3,948 69	13,936 43	2,778 00	---	189,876 76
Mutual Lloyds	Milwaukee	17,078 20	48,044 00	15,850 00	---	743,120 75
National Fire	New York	6,799 67	24,352 84	---	---	158,625 73
Northwestern National	Hartford	94,213 53	84,228 39	32,131 77	---	1,825,152 38
Orient	Milwaukee	36,806 63	8,288 47	8,900 00	---	770,913 45
Pennsylvania	Hartford	161,811 74	---	28,455 57	---	964,004 41
Phoenix	Philadelphia	46,727 43	94,344 65	17,187 67	---	2,115,481 74
Phoenix	Brooklyn	---	231,804 52	43,125 00	---	3,811,063 04
Providence-Washington	Providence, R. I.	293,990 37	---	48,451 06	---	2,479,134 84
Queen	Hartford	5,585 97	99,420 36	6,393 73	---	627,001 66
Springfield Fire and Marine	New York	65,679 27	125,502 49	36,126 08	---	1,693,736 96
St. Paul	Springfield, Mass.	64,930 92	94,548 59	24,831 75	---	1,510,305 23
St. Paul	St. Paul	32,568 88	73,160 24	13,333 50	---	836,579 32
Traders	Chicago	22,636 16	44,546 76	21,465 90	---	462,003 75
Traders Fire Lloyds	New York	---	29,002 28	---	---	138,955 83
Union	New York	9,357 97	24,116 77	2,625 00	1,399 97	138,955 83
Westchester Fire	Philadelphia	25,319 39	77,622 78	4,750 00	---	249,498 24
Williamsburg City Fire	New York	16,452 04	29,919 92	3,910 98	---	1,102,311 48
Totals	Brooklyn	\$1,743,319 43	\$4,022,689 65	\$867,408 22	1,600 00	506,961 30
						\$54,140,284 19

TABLE No. 10.—Continued.

Name.	Location.	Marine Reinsurance.	All Other Claims.	Total Liabilities, Capital not included.	Net Surplus.
Attna.....	Hartford	\$83,545 08	\$166,179 81	\$3,684,424 32	\$3,371,089 56
American.....	Newark	-----	10,740 06	550,368 38	1,453,430 91
American Central.....	St. Louis	-----	13,945 57	809,945 58	251,241 53
American Fire.....	Philadelphia	-----	13,742 41	1,600,466 64	309,117 89
Connecticut Fire.....	Hartford	-----	59,000 00	1,685,592 28	506,409 41
Continental.....	New York	-----	302,541 02	4,191,020 12	2,025,808 13
Equitable Fire and Marine	Providence, R. I.	798 15	6,342 25	216,011 72	100,681 70
Fire Association.....	Philadelphia	-----	179,087 54	4,278,268 92	802,974 14
Firemen's.....	Baltimore	-----	6,289 66	226,415 73	103,715 38
Franklin Fire.....	Philadelphia	-----	8,838 90	1,699,057 94	1,070,493 64
German-American.....	New York	-----	206,348 48	3,166,982 46	2,413,086 62
Globe Fire.....	New York	-----	20,380 46	171,571 70	36,285 00
Greenwich.....	New York	-----	27,945 00	1,010,483 71	162,834 58
Hanover Fire.....	New York	76,526 58	29,777 94	1,315,762 51	217,864 69
Hartford Fire.....	New York	-----	75,000 00	5,078,319 58	2,900,893 51
Home.....	Hartford	-----	180,482 72	5,189,233 13	1,604,395 41
Insurance Company of North America.....	New York	138,079 00	-----	4,465,657 04	1,898,109 90
Insurance Company of the State of Pennsylvania.....	Philadelphia	252,000 00	-----	460,172 12	90,223 78
Manufacturers Lloyds.....	Philadelphia	-----	52,772 05	412,380 32	137,334 99
Mercantile Lloyds.....	New York	-----	34,799 73	107,232 47	39,071 89
Merchants.....	New York	-----	10,856 58	214,404 86	101,765 91
Milwaukee Mechanics.....	Providence, R. I.	-----	3,864 98	89,840 00	1,141,808 67
Milwaukee.....	Milwaukee	-----	69,747 05	198,296 34	33,275 29
Mutual Lloyds.....	New York	-----	8,518 10	2,146,943 99	713,197 75
National Fire.....	Hartford	-----	111,217 92	852,169 59	504,682 42
Northwestern National.....	Milwaukee	-----	27,661 04	1,257,052 06	483,151 39
Orient.....	Hartford	57,374 03	45,406 31	2,277,741 49	1,788,581 63
Pennsylvania.....	Philadelphia	-----	4,000 00	4,320,013 81	641,548 94
Phoenix.....	Brooklyn	-----	234,021 25	2,821,376 27	424,943 41
Phoenix.....	Hartford	-----	-----	877,465 22	201,815 73
Providence-Washington.....	Providence, R. I.	97,265 67	41,737 83	2,020,063 32	1,518,923 14
Queen.....	New York	-----	99,618 52	1,730,535 59	614,609 58
Springfield Fire and Marine.....	Springfield, Mass.	-----	35,919 10	1,033,502 31	631,457 13
St. Paul.....	St. Paul	59,354 32	28,516 55	568,205 91	678,993 91
Traders.....	Chicago	-----	17,613 34	188,481 81	30,738 86
Traders Fire Lloyds.....	New York	-----	20,523 70	299,348 13	128,603 79
Union.....	Philadelphia	-----	12,450 23	1,258,263 88	474,180 74
Westchester Fire.....	New York	-----	48,260 23	577,665 59	708,970 83
Williamsburg City Fire.....	Brooklyn	-----	18,821 35	-----	-----
Totals.....	-----	\$764,942 83	\$2,306,132 24	\$63,855,696 84	\$30,363,300 86

TABLE No. 11.—*Showing the various items composing the Income of Fire and Fire and Marine Insurance Companies doing business in California, on December 31, 1895—Companies of other States.*

Name.	Location.	Fire Premiums.	Marine Premiums.	Interest on Bonds and Mortgages.
<i>Ætna</i>	Hartford	\$3,695,518 13	\$173,226 44	\$1,950 00
American.....	Newark	522,817 96		76,641 78
American Central.....	St. Louis	802,695 25		
American Fire.....	Philadelphia	1,189,356 99		59,485 06
Connecticut Fire.....	Hartford	1,763,146 14		50,410 35
Continental.....	New York	3,421,484 48		6,014 96
Equitable Fire and Marine	Providence, R. I.	261,483 93	1,349 37	6,352 76
Fire Association.....	Philadelphia	2,473,560 81		111,262 09
Firemen's.....	Baltimore	254,779 99		
Franklin Fire.....	Philadelphia	489,756 87		14,842 73
German-American.....	New York	2,740,182 33		
Globe Fire.....	New York	196,433 81		882 50
Greenwich.....	New York	892,047 18	132,669 50	139 16
Hanover Fire.....	New York	1,503,862 99		1,126 67
Hartford Fire.....	Hartford	5,767,366 52		76,939 32
Home.....	New York	4,740,269 61	188,019 40	26,783 35
Insurance Company of North America.....	Philadelphia	4,025,364 49	1,615,555 53	147,994 00
Insurance Company of the State of Pennsylvania.....	Philadelphia	287,842 16		3,070 17
Manufacturers Lloyds.....	New York	562,242 12		1,250 00
Mercantile Lloyds.....	New York	171,154 58		
Merchants.....	Providence, R. I.	270,914 89		4,457 99
Milwaukee Mechanics.....	Milwaukee	869,427 83		59,718 82
Mutual Lloyds.....	New York	353,782 50		
National Fire.....	Hartford	2,378,538 52		39,519 64
Northwestern National.....	Milwaukee	769,395 40		44,605 12
Orient.....	Hartford	1,463,753 00		10,552 27
Pennsylvania.....	Philadelphia	1,629,096 15		38,539 26
Phoenix.....	Brooklyn	4,041,527 42		6,298 44
Providence-Washington.....	Hartford	3,352,150 39		10,032 57
Queen.....	Providence, R. I.	862,003 34	373,318 45	
Springfield Fire and Marine.....	New York	2,153,440 36		
St. Paul.....	Springfield, Mass.	2,039,141 40		18,334 89
Traders.....	St. Paul	1,121,824 61	193,983 95	38,412 49
Traders Fire Lloyds.....	Chicago	669,379 93		14,706 17
Union.....	New York	289,602 08		
Westchester Fire.....	Philadelphia	336,022 53		485 00
Williamsburg City Fire.....	New York	1,331,643 99		23,866 53
	Brooklyn	576,281 85		14,490 85
Totals.....		\$60,269,292 53	\$2,678,152 64	\$909,214 94

TABLE No. 11—Continued.

Name.	Location.	Interest and Dividends from Other Sources.	Rents.	Received from all Other Sources.	Total Income.
Etna.....	Hartford	\$472,880 18	\$3,638 82	-----	\$4,347,223 57
American.....	Newark	35,753 18	1,341 10	-----	636,554 02
American Central.....	St. Louis	52,802 41	22,045 92	-----	877,543 58
American Fire.....	Philadelphia	41,077 66	7,125 98	\$1,795 07	1,298,840 76
Connecticut Fire.....	Hartford	74,590 52	-----	-----	1,888,147 01
Continental.....	New York	273,107 53	40,107 62	-----	3,740,744 80
Equitable Fire and Marine.....	Providence, R. I.	13,527 97	4,527 07	-----	287,141 10
Fire Association.....	Philadelphia	128,481 24	3,907 32	766 39	2,717,977 85
Firemen's.....	Baltimore	21,682 04	6,303 65	-----	282,765 68
Franklin Fire.....	Philadelphia	120,519 64	8,245 79	1,504 50	634,869 63
German-American.....	New York	256,100 86	-----	-----	2,996,283 19
Globe Fire.....	New York	10,952 50	-----	-----	208,268 81
Greenwich.....	New York	42,379 87	17,125 02	-----	1,084,390 90
Hanover Fire.....	New York	69,176 58	16,013 98	-----	1,590,180 22
Hartford Fire.....	Hartford	268,850 79	7,921 39	-----	6,121,058 02
Home.....	New York	311,454 26	117,297 15	-----	5,383,823 77
Insurance Company of North America.....	Philadelphia	227,977 26	-----	8,116 47	6,025,007 75
Insurance Company of the State of Pennsylvania.....	Philadelphia	7,738 13	9,189 97	529 80	308,370 23
Manufacturers Lloyds.....	New York	10,289 41	-----	-----	573,781 53
Mercantile Lloyds.....	New York	3,886 55	-----	1,043 24	176,084 37
Merchants.....	Providence, R. I.	14,916 05	-----	-----	290,288 93
Milwaukee Mechanics.....	Milwaukee	27,843 99	1,200 00	-----	958,190 64
Mutual Lloyds.....	New York	5,055 46	-----	-----	338,837 96
National Fire.....	Hartford	104,576 87	-----	-----	2,522,635 03
Northwestern National.....	Milwaukee	44,095 00	-----	-----	858,095 52
Orient.....	Hartford	74,136 25	1,016 41	-----	1,549,457 93
Pennsylvania.....	Philadelphia	147,327 69	-----	-----	1,817,168 79
Phoenix.....	Brooklyn	159,943 93	15,032 76	-----	4,222,802 55
Phoenix.....	Hartford	190,074 01	5,173 69	28,350 00	3,585,780 66
Providence-Washington.....	Providence, R. I.	44,605 60	-----	-----	2,276,155 02
Queen.....	New York	122,714 66	-----	-----	1,279,927 39
Springfield Fire and Marine.....	Springfield, Mass.	126,761 98	4,838 98	-----	2,189,077 25
St. Paul.....	St. Paul	67,157 75	8,402 53	-----	1,429,871 35
Traders.....	Chicago	56,644 43	-----	-----	740,730 53
Traders Fire Lloyds.....	New York	2,644 12	-----	15,000 00	307,246 20
Union.....	Philadelphia	16,565 97	5,739 22	35,960 40	394,783 12
Westchester Fire.....	New York	46,390 37	-----	893 96	1,402,794 85
Williamsburg City Fire.....	Brooklyn	22,260 85	15,073 98	-----	628,107 53
Totals.....		\$3,716,923 56	\$321,358 35	\$96,165 52	\$67,991,107 54

TABLE No. 12.—Showing the various items composing the Expenditures of Fire and Marine Insurance Companies doing business in California, on December 31, 1895.—Companies of other States.

Name.	Location.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commission.
Ætna	Hartford	\$2,049,732 19	\$120,904 69	\$720,000 00	\$615,970 86
American	Newark	227,607 29		61,225 25	97,232 85
American Central	St. Louis	484,220 25		60,000 00	125,385 97
American Fire	Philadelphia	826,672 70		27,500 00	213,185 61
Connecticut Fire	Hartford	936,986 72		100,000 00	311,373 31
Continental	New York	1,729,587 94		154,149 20	671,646 75
Equitable Fire and Marine	Providence, R. I.	119,950 04		18,860 50	49,961 27
Fire Association	Philadelphia	1,277,629 54	125 61	200,000 00	521,914 95
Firemen's	Baltimore	104,837 32		29,913 30	65,235 18
Franklin Fire	Philadelphia	278,422 30		99,890 00	88,278 93
German-American	New York	1,526,088 14		200,000 00	497,813 91
Globe	New York	55,845 10			56,262 45
Greenwich	New York	483,778 51			190,931 08
Hanover Fire	New York	722,397 81			264,375 69
Hartford Fire	Hartford	3,284,189 11			960,377 44
Home	New York	2,597,036 81	77,145 26	300,150 00	882,771 07
Insurance Company of North America	Philadelphia	2,139,554 20	1,706,520 99	300,000 00	1,001,120 15
Insurance Co. of the State of Pennsylvania	Philadelphia	188,176 56		10,000 00	74,410 21
Manufacturers Lloyds	New York	246,821 10		10,500 00	129,178 92
Maritime Lloyds	New York	85,743 03		5,000 00	51,514 93
Mercantile Lloyds	Providence, R. I.	134,828 15		12,000 00	52,575 49
Milwaukee	Milwaukee	468,040 03		60,000 00	236,125 05
Mutual Lloyds	New York	184,161 32		16,500 00	92,338 14
National Fire	Hartford	1,300,551 38		100,000 00	425,351 77
Northwestern National	Milwaukee	350,244 21		72,000 00	174,111 21
Orient	Hartford	740,236 38	84,623 31	40,000 00	282,384 56
Pennsylvania	Philadelphia	829,321 78		60,000 00	380,798 74
Phoenix	Brooklyn	2,345,339 16		100,000 00	651,169 92
Phoenix	Hartford	2,417,841 48		280,000 00	549,619 73
Providence-Washington	Providence, R. I.	466,040 31	279,846 22	32,000 00	226,515 29
Queen	New York	1,190,951 95		50,000 00	324,178 98
Springfield Fire and Marine	Springfield, Mass.	1,113,354 07		150,000 00	298,239 78
St. Paul	St. Paul	652,590 03	148,275 45	50,000 00	283,307 33
Traders	Chicago	359,042 23		50,000 00	107,048 10
Traders Fire Lloyds	New York	72,560 12			86,880 62
Union	Philadelphia	146,061 06		6,244 20	62,619 46
Westchester Fire	New York	785,767 03		30,000 00	273,272 86
Williamsburg City Fire	Brooklyn	258,640 82		49,250 00	136,606 86
Totals		\$33,180,848 17	\$2,706,681 27	\$3,930,182 45	\$11,510,288 50

TABLE No. 12.—Continued.

Name.	Location.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
Atna	Hartford	\$258,304 42	\$74,785 38	\$264,732 97	\$4,104,430 51
American	Newark	50,176 54	21,736 64	31,265 59	483,243 96
American Central	St. Louis	64,998 11	16,828 20	99,232 10	848,664 63
American Fire	Philadelphia	137,750 00	32,063 97	136,755 55	1,604,195 37
Connecticut Fire	Hartford	137,642 73	38,407 75	136,755 55	1,604,195 06
Continental	New York	296,656 85	65,255 12	213,604 12	3,232,101 11
Equitable Fire and Marine	Providence, R. I.	22,890 73	9,480 16	21,123 57	242,391 88
Fire Association	Philadelphia	300,415 68	57,848 95	3,081 10	2,360,890 22
Firemen's	Baltimore	17,153 00	13,740 41	12,415 35	243,294 56
Franklin Fire	Philadelphia	38,140 00	20,960 98	89,530 11	615,222 32
German-American	New York	179,528 79	72,110 08	279,719 58	2,755,260 33
Globe	New York	3,600 00	2,910 60	119,998 73	1,119,998 73
Greenwich	New York	102,279 84	14,896 04	84,445 07	1,024,369 16
Hanover Fire	New York	138,740 13	34,259 29	127,913 42	1,357,686 34
Hartford Fire	Hartford	421,902 37	107,310 18	432,528 58	5,531,308 28
Home	New York	399,552 86	88,827 59	337,650 57	4,683,134 16
Insurance Company of North America	Philadelphia	287,978 73	117,263 74	335,390 48	6,007,828 29
Insurance Co. of the State of Pennsylvania	Philadelphia	15,307 96	3,592 30	19,285 33	310,702 36
Manufacturers Lloyds	New York	7,291 53	2,991 64	1,368 95	398,152 14
Mercantile Lloyds	New York	3,513 86	955 78	1,185 90	147,498 37
Merchants	Providence, R. I.	41,531 18	7,697 59	58,461 86	249,818 31
Milwaukee Mechanics	Milwaukee	53,807 87	31,930 59	58,461 86	908,365 41
Mutual Lloyds	New York	1,278 97	2,628 60	3,970 55	300,877 58
National Fire	Hartford	178,753 93	63,408 65	181,908 18	2,250,236 91
Northwestern National	Milwaukee	84,055 88	16,947 02	46,359 50	743,717 82
Orient	Hartford	104,828 10	29,751 56	78,203 58	1,360,027 49
Pennsylvania	Philadelphia	87,028 00	37,844 32	99,136 98	1,494,119 82
Phoenix	Brooklyn	306,581 43	77,551 38	\$80,177 71	3,800,819 50
Providence-Washington	Hartford	190,714 35	78,130 23	338,922 98	3,856,258 77
Queen	Providence, R. I.	166,150 82	24,947 23	67,659 08	1,179,564 92
Springfield Fire and Marine	New York	86,556 79	50,482 21	126,445 62	1,908,249 58
St. Paul	Springfield, Mass.	88,712 00	62,167 47	193,727 31	1,901,240 63
St. Paul	St. Paul	63,553 43	27,581 61	82,076 43	1,307,384 28
Traders	Chicago	57,612 00	19,162 37	50,672 08	643,536 78
Traders Fire Lloyds	New York	.....	2,017 40	1,747 67	163,295 81
Union	New York	30,836 66	9,130 76	30,934 44	285,826 58
Westchester Fire	Philadelphia	46,375 14	30,218 50	166,739 43	1,332,372 96
Williamsburg City Fire	Brooklyn	63,557 74	6,028 29	35,383 43	549,477 14
Totals		\$4,492,758 82	\$1,372,340 46	\$4,538,489 60	\$61,731,589 27

TABLE No. 13.—Showing amount of Risks Written, Premiums Received, and amount of Risks in Force on December 31, 1895, with Premiums thereon, of Fire and Fire and Marine Insurance Companies doing business in California—Companies of other States.

RISKS WRITTEN DURING THE YEAR.						
Name.	Location.	Fire.	Premiums.	Marine.	Premiums.	Total Premiums.
Aetna	Hartford	\$357,024,849 00	\$4,461,273 05	\$64,771,068 00	\$198,663 00	\$4,650,936 05
American	Newark	68,458,777 00	666,794 05			666,794 05
American Central	St. Louis	78,260,448 00	1,008,226 95			1,008,226 95
American Fire	Philadelphia	114,799,046 00	1,460,028 76			1,460,028 76
Connecticut Fire	Hartford	157,323,883 00	2,046,393 40			2,046,393 40
Continental	New York	443,573,640 00	3,816,309 10			3,816,309 10
Equitable Fire and Marine	Providence, R. I.	26,977,913 00	318,807 52	205,615 00	1,508 95	320,316 47
Fire Association	Philadelphia	252,671,760 00	3,024,678 21			3,024,678 21
Firemen's	Baltimore	34,200,205 00	343,965 14			343,965 14
Franklin Fire	Philadelphia	50,157,976 00	588,497 97			588,497 97
German-American	New York	353,729,637 00	3,706,619 78			3,706,619 78
Globe Fire	New York	25,688,026 00	271,584 65			271,584 65
Greenwich	New York	152,991,012 00	1,170,949 04	33,676,051 00	138,642 41	1,309,591 45
Hanover Fire	New York	153,987,728 00	1,811,143 98			1,811,143 98
Hartford Fire	Hartford	507,025,724 00	6,706,471 58			6,706,471 58
Home	New York	644,799,209 00	5,987,862 12	65,887,821 00	266,040 92	6,253,903 04
Insurance Company of North America	Philadelphia	610,660,537 00	4,861,863 95	373,366,976 00	2,167,175 46	7,023,039 42
Insurance Co. of the State of Pennsylvania	Philadelphia	29,615,904 00	389,664 76			389,664 76
Manufacturers Lloyds	New York	64,861,777 00	777,814 22			777,814 22
Mercantile Lloyds	New York	19,013,193 00	245,483 82			245,483 82
Merchants	Providence, R. I.	26,763,380 00	319,539 22			319,539 22
Milwaukee Mechanics	Milwaukee	82,243,994 00	1,175,120 06			1,175,120 06
Mutual Lloyds	New York	43,242,055 00	480,630 78			480,630 78
National Fire	Hartford	238,662,764 00	2,907,842 38			2,907,842 38
Northwestern National	Milwaukee	74,056,309 00	907,986 06			907,986 06
Orient	Hartford	136,538,529 00	1,828,029 76	7,661,329 00	87,593 08	1,915,622 84
Pennsylvania Fire	Philadelphia	192,225,311 00	2,041,902 77			2,041,902 77
Phoenix	Brooklyn	443,468,829 00	5,664,819 21			5,664,819 21
Phoenix	Hartford	335,332,492 00	3,949,679 54			3,949,679 54
Providence-Washington	Providence, R. I.	110,592,340 00	1,151,918 73	98,844,150 00	481,536 02	1,633,454 75
Queen	New York	228,021,026 00	2,668,614 89			2,668,614 89
Springfield Fire and Marine	Springfield, Mass.	170,125,800 00	2,381,762 43			2,381,762 43
St. Paul	St. Paul	91,698,308 00	1,375,145 53	20,338,504 00	223,183 79	1,598,329 32
Traders	Chicago	57,040,874 00	833,694 10			833,694 10
Traders Fire Lloyds	New York	35,862,538 00	355,151 70			355,151 70
Union	Philadelphia	38,090,775 00	396,436 08			396,436 08
Westchester Fire	New York	136,874,048 00	1,611,569 78			1,611,569 78
Williamsburg City Fire	Brooklyn	75,667,693 00	666,766 42			666,766 42
Totals		\$6,668,340,509 00	\$74,383,041 51	\$664,751,517 00	\$3,564,343 63	\$77,947,385 14

TABLE No. 13—Continued.

Name.	Location.	RISKS IN FORCE DECEMBER 31, 1895.			
		Fire.	Premiums.	Marine.	Premiums.
4 Ethna	Hartford	\$483,063,047 00	\$5,871,446 04	\$2,487,355 00	\$5,954,991 12
American	Newark	102,990,131 00	958,868 68	---	958,868 68
American Central	St. Louis	105,138,121 00	1,305,836 97	---	1,305,836 97
American Fire	Philadelphia	146,568,897 00	1,847,436 19	---	1,847,436 19
Connecticut Fire	Hartford	205,081,193 00	2,630,643 45	---	2,630,643 45
Continental	New York	662,294,844 00	6,836,234 83	---	6,836,234 83
Equitable Fire and Marine	Providence, R. I.	32,328,305 00	374,330 27	32,337 00	375,128 42
Fire Association	Philadelphia	342,368,028 00	3,652,679 64	---	3,652,679 64
Firemen's	Baltimore	32,663,958 00	333,552 26	---	333,552 26
Franklin Fire	Philadelphia	77,800,319 00	886,245 31	---	886,245 31
German-American	New York	552,284,822 00	5,219,534 39	---	5,219,534 39
Globe Fire	New York	24,195,928 00	243,163 60	---	243,163 60
Greenwich	New York	222,412,735 00	1,397,725 55	76,526 58	1,474,252 13
Hanover Fire	New York	181,788,140 00	2,047,009 50	---	2,047,009 50
Hartford Fire	Hartford	707,465,610 00	8,769,897 22	---	8,769,897 22
Home	New York	850,834,016 00	8,737,094 00	156,782 00	8,893,826 00
Insurance Company of North America	Philadelphia	619,390,948 00	5,813,365 79	42,000,000 00	6,065,365 79
Insurance Co. of the State of Pennsylvania	Philadelphia	28,723,068 00	381,674 24	---	381,674 24
Manufacturers Lloyds	New York	44,908,463 00	600,965 73	---	600,965 73
Mercantile Lloyds	New York	12,962,793 00	166,532 03	---	166,532 03
Merchants	Providence, R. I.	31,637,418 00	372,352 46	---	372,352 46
Milwaukee Mechanics	Milwaukee	105,431,897 00	1,438,197 13	---	1,438,197 13
Mutual Lloyds	New York	27,188,946 00	317,251 46	---	317,251 46
National Fire	Hartford	293,093,406 00	3,582,080 97	---	3,582,080 97
Northwestern National	Milwaukee	128,755,575 00	1,445,829 33	---	1,445,829 33
Orient	Hartford	152,630,528 00	1,881,373 86	57,374 03	1,938,747 89
Pennsylvania Fire	Philadelphia	206,028,064 00	2,595,410 74	---	2,595,410 74
Phoenix	Brooklyn	586,478,181 00	7,567,976 40	---	7,567,976 40
Providence-Washington	Hartford	429,635,996 00	4,896,435 63	---	4,896,435 63
Queen	Providence, R. I.	113,979,904 00	1,217,780 78	186,826 84	1,404,607 62
Springfield Fire and Marine	New York	290,623,086 00	3,320,297 92	---	3,320,297 92
St. Paul	Springfield, Mass.	261,912,637 00	2,898,289 49	---	2,898,289 49
Traders	St. Paul	125,482,108 00	1,677,237 93	118,708 64	1,795,946 57
Traders Fire Lloyds	Chicago	61,472,718 00	911,293 35	---	911,293 35
Union	New York	37,668,497 00	421,578 45	---	421,578 45
Westchester Fire	Philadelphia	189,880,778 00	2,162,181 52	---	2,162,181 52
Williamsburg City Fire	New York	119,810,228 00	1,003,168 94	---	1,003,168 94
Totals	Brooklyn	\$8,663,180,872 00	\$96,040,823 72	\$64,292,963 00	\$96,973,835 04

TABLE No. 14.—Summary of Assets, Liabilities, Income, Expenditures, etc., and Net Surplus of Fire and Marine Insurance Companies doing business in California, on December 31, 1895.—Companies of Foreign Countries.

Name.	Location.	Cash Capital Paid Up.	Total Assets.	Liabilities, Capital Not Included.	Total Income.
Aachen and Munich Fire*	Aix-la-Chapelle, Germany	-----	\$958,325 30	\$94,272 32	\$104,071 06
Alliance*	London	-----	717,174 21	134,855 47	153,853 65
Atlas	London	\$720,000 00	10,005,782 12	8,864,433 24	1,929,236 61
Baloise Fire	Basle, Switzerland	400,000 00	1,068,735 30	381,197 60	612,570 30
British America*	Toronto	-----	1,180,219 52	806,570 38	1,210,194 59
Caledonian*	Edinburgh	-----	2,015,904 33	1,305,757 05	1,382,214 07
Commercial Union	London	-----	20,653,543 45	14,631,616 79	8,290,785 80
Hamburg-Bremen*	Hamburg	1,250,000 00	14,222,723 99	901,633 66	1,170,882 52
Helvetia Swiss Fire	St. Gall, Switzerland	-----	1,944,090 87	747,309 13	768,637 93
Imperial*	London	400,000 00	1,900,221 37	973,366 25	1,243,469 76
Lancashire*	Manchester	-----	2,307,856 04	1,537,814 70	1,906,039 52
Lion Fire*	London	-----	874,457 40	442,706 81	566,668 92
Liverpool and London and Globe	Liverpool	1,228,200 00	53,047,816 69	36,531,942 63	8,900,155 67
London*	London	-----	2,373,048 80	1,074,521 84	1,286,842 71
London and Lancashire*	Liverpool	-----	2,631,570 52	1,711,546 47	1,951,486 90
Magdeburg Fire	Magdeburg	-----	5,088,678 85	2,573,150 98	3,877,987 29
Manchester Fire*	Manchester	750,000 00	2,180,629 50	1,490,528 79	1,584,569 05
New Zealand	Auckland	-----	2,554,203 00	798,467 00	1,421,472 00
North British and Mercantile	London	1,000,000 00	17,717,275 67	4,201,104 60	7,936,671 10
North German Fire	Hamburg	3,437,500 00	1,382,960 27	766,989 63	602,619 97
Northern	London	375,000 00	24,016,017 31	17,539,571 71	5,884,316 35
Norwich Union	Norwich, England	-----	6,233,584 97	2,928,634 56	4,809,355 29
Palatine*	Manchester	-----	2,836,236 28	2,267,915 81	3,119,191 97
Phoenix	London	-----	2,655,915 83	1,900,196 07	2,111,635 30
Prussian National*	Stettin	-----	786,413 04	439,760 83	488,300 64
Royal	Liverpool	1,878,510 00	49,782,915 93	34,155,672 02	10,821,203 00
Royal Exchange	London	-----	22,208,153 95	12,887,911 33	3,991,426 20
Scottish Union and National*	Edinburgh	3,446,039 45	3,323,521 67	1,451,624 18	1,642,256 04
Sun Fire*	London	-----	2,479,447 72	1,652,954 66	1,682,668 31
Svea Fire and Life	Gothenburg, Sweden	533,333 33	5,802,456 88	4,568,451 16	2,143,662 23
Transatlantic Fire	Hamburg	300,000 00	1,688,479 50	1,026,402 34	695,294 46
Union*	London	-----	1,173,041 75	650,365 98	892,467 50
Western*	Toronto	-----	1,651,129 98	1,129,361 28	1,894,033 23
Totals	-----	\$17,878,642 78	\$257,073,132 01	\$162,538,037 27	\$87,166,329 94

* United States Branch statement.

TABLE No. 14—Continued.

Name.	Location.	Total Expenditures.	Losses Incurred During the Year.	Net Surplus.
Aachen and Munich Fire*	Aix-la-Chapelle, Germany	\$68,916 22	\$24,421 25	\$564,052 98
Alliance*	London	149,089 43	76,961 25	582,318 74
Atlas	London	1,766,993 78	1,016,494 00	1,521,248 88
Baltic Fire	Basle, Switzerland	564,504 08	369,486 00	287,357 70
British America*	Toronto	1,110,071 26	738,124 15	373,649 14
Caledonian*	Edinburgh	1,467,626 61	923,902 50	710,147 28
Commercial Union	London	7,316,422 36	3,971,907 00	4,771,926 06
Hamburg-Bremen*	Hamburg	981,299 19	551,730 82	521,690 33
Helvetia Swiss Fire	St. Gall, Switzerland	678,744 99	369,460 49	796,781 74
Imperial*	London	1,046,804 29	592,655 55	926,825 12
Lancashire*	Manchester	1,792,156 87	1,062,339 00	770,041 34
Lion Fire*	London	520,157 49	298,647 02	431,750 59
Liverpool and London and Globe	Liverpool	8,294,462 75	4,391,258 42	15,287,674 06
London*	London	1,152,989 99	810,078 41	1,299,126 96
London and Lancashire*	Liverpool	1,646,222 41	924,587 44	980,024 05
Magdeburg Fire	Magdeburg	4,027,528 65	2,631,399 12	1,765,527 87
Manchester Fire*	Manchester	1,562,547 18	985,670 56	720,100 71
New Zealand	Auckland	1,394,202 00	860,685 00	755,736 00
North British and Mercantile	London	7,043,832 85	4,364,857 85	10,078,671 07
North German Fire	Hamburg	685,541 03	454,506 85	240,970 64
Northern	London	4,871,966 04	1,930,310 44	4,976,445 60
Norwich Union	Norwich, England	4,324,491 68	2,610,150 94	2,694,950 41
Palatine*	Manchester	2,839,863 63	1,802,682 00	568,320 47
Phoenix*	London	1,833,481 87	1,160,726 00	755,719 76
Prussian National*	Stettin	473,557 43	274,544 67	346,652 21
Royal	Liverpool	10,181,261 66	5,633,060 00	13,748,733 91
Royal Exchange	London	3,260,664 55	1,114,760 00	5,874,143 17
Scottish Union and National*	Edinburgh	1,292,268 90	805,383 99	1,872,497 49
Sun Fire*	London	1,476,341 12	865,856 45	826,403 06
Svea Fire and Life	Gothenburg, Sweden	2,124,091 49	583,502 50	700,072 39
Transatlantic Fire	Hamburg	633,724 27	386,699 06	562,077 16
Union*	London	650,387 59	383,050 94	522,675 77
Western*	Toronto	1,740,489 17	1,140,137 02	521,768 70
Totals		\$78,922,733 49	\$44,164,767 98	\$76,656,431 96

* United States Branch statement.

TABLE No. 15.—Showing the Assets of Fire and Fire and Marine Insurance Companies doing business in California, on December 31, 1895—Companies of Foreign Countries.

Name.	Location.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds Owned by the Company.	Collateral Loans.	Cash in Office and in Banks.
Aachen and Munich Fire*	Aix-la-Chapelle, Ger.			\$599,500 00		\$19,116 43
Alliance*	London	\$160,000 00	\$52,000 00	404,700 00		64,135 69
Atlas	London	443,836 06	1,662,251 00	2,515,462 35	\$838,819 64	380,721 25
Baloise Fire	Basle, Switzerland	299,752 22	377,600 00	915,776 13		123,677 36
British America*	Toronto			246,550 52		30,493 98
Caledonian*	Edinburgh		50,000 00	1,634,412 50		187,877 64
Commercial Union	London	2,392,751 53	316,074 63	5,129,317 90	206,764 70	1,752,392 00
Hamburg-Bremen*	Hamburg			1,360,675 00	20,000 00	33,710 68
Helvetia Swiss Fire.	St. Gall, Switzerland	41,000 00	591,295 21	855,259 39		272,386 57
Imperial*	London	476,634 70		1,097,703 33		132,004 33
Lancashire*	Manchester	385,585 72		1,549,502 50		128,331 49
Lion Fire*	London		192,950 00	482,632 50		124,245 50
Liverpool and London and Globe	Liverpool	5,797,564 96	8,348,067 77	29,116,018 73	2,318,431 54	3,165,700 40
London*	London		15,000 00	1,837,245 00		249,560 36
London and Lancashire*	Liverpool	299,125 00		1,997,489 00		89,402 24
Magdeburg Fire	Magdeburg	390,511 25	1,058,176 03	2,267,636 84		345,495 50
Manchester Fire*	Manchester			1,758,070 00		67,441 00
New Zealand	Auckland	1,388,694 00	154,059 00	361,980 00	298,894 00	60,784 00
North British and Mercantile	London	2,161,515 65	971,821 27	11,557,751 85	200,000 00	775,744 64
North German Fire.	Hamburg	100,000 00	267,812 50	470,977 81	11,000 00	211,822 95
Northern	London	1,731,859 71	1,733,760 85	14,277,958 39	3,205,960 21	695,255 80
Norwich Union	Norwich, England	182,000 00	40,000 00	4,167,987 60		1,097,955 62
Palatine*	Manchester		50,000 00	1,835,151 00		567,268 70
Phoenix*	London			1,757,485 00		673,292 72
Prussian National*	Stettin	800 00		600,257 50		58,224 60
Royal	Liverpool	4,967,549 94	8,572,312 94	29,776,354 42	5,569,765 75	2,536,183 74
Royal Exchange	London	192,710 05	4,893,561 30	11,795,275 00	4,261,010 05	547,230 00
Scottish Union and National*	Edinburgh	34,389 94	1,465,689 68	1,241,155 05		287,164 24
Sun Fire*	London	270,000 00	203,000 00	1,511,810 00		179,134 08
Svea Fire and Life	Gothenburg, Sweden	742,533 33	1,999,944 77	1,607,348 35	752,553 46	234,348 99
Transatlantic Fire	Hamburg			1,029,817 78	20,000 00	216,864 18
Union*	London	87,500 00		982,768 50		46,707 89
Western*	Toronto		20,000 00	1,108,107 98		214,304 25
Totals		\$22,545,714 06	\$33,035,376 95	\$134,749,637 92	\$18,493,199 35	\$15,568,909 42

* United States Branch statement.

TABLE No. 15—Continued.

Name.	Location.	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Payable, not Matured, taken for Fire and Marine Risks.	All Other Assets.	Total Assets.
Aachen and Munich Fire*	Aix-la-Chapelle, Ger.		\$39,708 87			\$58,325 30
Alliance*	London	\$3,390 13	32,888 39			717,174 21
Atlas	London	108,240 65	70,767 54		\$3,945,683 63	10,605,782 12
Baloise Fire	Basle, Switzerland	6,932 82	44,996 77			1,068,735 30
British America*	Toronto	9,365 00	177,720 50	\$16,089 52		1,180,219 32
Caledonian*	Edinburgh	17,921 65	112,295 65		13,396 89	2,015,904 33
Commercial Union	London	4,652 16	1,316,000 98	109,391 21	9,426,268 34	20,653,543 45
Hamburg-Bremen*	Hamburg	1,000 00	107,338 31			1,422,723 99
Helvetia Swiss Fire	St. Gall, Switzerland	22,027 10	162,122 60			1,944,080 87
Imperial*	London	5,091 67	186,013 84		2,773 50	1,900,221 37
Lancashire*	Manchester		244,436 33			2,307,856 04
Lion Fire*	London	10,639 89	63,959 51			874,457 40
Liverpool and London and Globe	Liverpool	425,510 75	1,540,774 02		1,835,748 52	53,047,816 69
London*	London	5,889 59	218,663 82	28,846 23	18,443 80	2,373,648 80
London and Lancashire*	Liverpool		289,839 23	12,195 60	3,519 65	2,691,570 52
Magdeburg	Magdeburg	13,636 54	233,669 23		779,553 46	5,088,978 85
Manchester Fire*	Manchester	6,697 50	297,072 00		51,349 00	2,180,639 50
New Zealand	Auckland		244,112 00	31,180 00	4,417 00	2,354,263 00
North British and Mercantile	London	46,423 35	1,678,404 54	53,778 35	271,836 02	17,717,275 67
North German Fire	Hamburg		191,433 83		129,913 18	1,382,960 27
Northern	London	249,617 03	124,000 48	140,689 08	1,848,515 71	24,016,017 31
Norwich Union	Norwich, England	50,373 10	716,952 83	28,315 82		6,288,584 97
Palatine*	Manchester	200 00	383,616 58			2,896,236 28
Phoenix*	London		217,929 78		7,208 33	2,055,915 83
Prussian National*	Stettin	9,910 83	106,057 76		11,132 85	786,413 04
Royal	Liverpool	385,036 00	685,733 14			49,782,915 93
Royal Exchange	London	147,128 70	179,397 55	13,296 25	178,544 45	22,208,153 95
Scottish Union and National*	Edinburgh	38,915 84	253,596 70	2,610 22	6,323,521 67	8,479,447 72
Sun Fire*	London	26,707 07	287,018 07		1,778 50	5,802,456 88
Svea Fire and Life	Gothenburg, Sweden	59,466 78	39,204 64	148,692 83	218,363 73	1,088,479 30
Transatlantic Fire	Hamburg	2,572 73	322,283 37		9,441 44	1,173,041 75
Union*	London		143,565 36			
Western*	Toronto		274,740 25	33,977 50		1,651,129 98
Totals		\$1,663,029 93	\$11,626,314 27	\$625,452 39	\$18,700,497 72	\$57,073,132 01

* United States Branch statement.

TABLE No. 16.—Showing the various items composing the Liabilities, except Capital Stock, of Fire and Fire and Marine Insurance Companies doing business in California on December 31, 1895—Companies of Foreign Countries.

Name.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends Remaining Unpaid.	Fire Reinsurance.
Aachen and Munich Fire*	Aix-la-Chapelle, Ger...	\$337 71				\$74,599 58
Alliance*	London	2,500 00	\$13,893 00	\$600 00		111,284 80
Atlas	London		317,773 81		\$4,272 25	974,805 74
Baloise Fire	Basle, Switzerland	46,153 40	41,182 20		258 00	293,604 00
British America*	Toronto	45,441 16	89,735 64	14,117 65		572,916 98
Caledonian*	Edinburgh	107,508 09	55,424 39	40,136 16		1,056,160 86
Commercial Union	London		585,300 00		2,414 79	1,815,800 00
Hamburg-Bremen*	Hamburg	2,300 00	68,000 00	15,765 00		797,697 94
Helvetia Swiss Fire.	St. Gall, Switzerland	97,295 27				447,120 05
Imperial*	London	17,680 38	49,057 53	11,067 14		875,587 59
Lancashire*	Manchester	70,460 18	119,953 00	38,589 95		1,203,811 57
Lion Fire*	London	17,841 85	33,689 50	9,634 20		369,748 69
Liverpool and London and Globe.	Liverpool		728,085 00		14,056 00	5,605,328 52
London*	London		40,073 00	23,833 00		742,011 06
London and Lancashire*	Liverpool	166,864 00	74,277 09			1,504,255 56
Magdeburg Fire	Magdeburg	24,272 60	457,032 06	36,352 40		1,846,785 85
Manchester Fire*	Manchester		78,182 82		1,113 50	1,199,676 98
New Zealand	Auckland	75,325 05	162,640 00	51,225 33		420,283 00
North British and Mercantile.	London				30,613 83	2,464,023 93
North German Fire.	Hamburg	761,661 98	25,160 00	7,400 00		335,700 98
Northern	London	33,179 75			607 50	1,831,725 88
Norwich	Norwich, England	294,663 02			16,995 54	2,447,781 27
Palatine*	Manchester	430,338 45	271,253 21	30,751 13	28 00	1,770,738 88
Phoenix*	London	39,774 35	182,955 00	21,891 00		1,511,377 15
Prussian National*	Stettin	34,332 00	25,939 14	11,975 64		330,287 70
Royal	Liverpool	27,474 94	618,115 00		27,629 64	7,561,314 88
Royal Exchange	London		135,484 95		256,307 70	458,341 82
Scottish Union and National *	Edinburgh	64,401 50	104,994 00	19,849 50		1,138,253 93
Sun Fire*	London	81,153 50	64,462 00	24,503 25		1,413,057 78
Svea Fire and Life	Gothenburg, Sweden		93,333 33		6,652 80	421,400 58
Transatlantic Fire	Hamburg	117,141 00			50 00	363,890 85
Union*	London	20,987 95	96,104 26	2,151 77		491,534 23
Western*	Toronto.	153,242 84		23,502 72		879,492 15
Totals.....		\$2,731,730 97	\$4,532,149 93	\$382,975 15	\$360,999 55	\$43,390,400 48

* United States Branch statement.

TABLE No. 16—Continued.

Name.	Location.	Marine Reinsurance.	Liability under Life Department.	All Other Claims.	Total Liabilities.	Net Surplus.
Aachen and Munich Fire*	Aix-la-Chapelle, Ger.					
Alliance*	London			\$19,335 03	\$94,272 32	\$564,052 98
Atlas	London			6,577 67	134,865 47	582,318 74
Baloise Fire.	Basle, Switzerland		\$7,482,577 22	85,004 22	8,864,433 24	1,021,348 88
British America*	Toronto	\$42,888 40		41,970 54	381,197 60	257,557 70
Caledonian*	Edinburgh			46,527 55	806,570 38	373,649 14
Commercial Union	London	950,000 00	8,999,928 04	2,278,173 96	1,305,757 05	710,147 28
Hamburg-Bremen*	Hamburg			17,870 72	14,631,616 79	4,771,936 66
Helvetia Swiss Fire.	St. Gall, Switzerland			202,893 81	901,633 66	521,000 33
Imperial*	London			20,003 61	747,309 13	796,781 74
Lancashire*	Manchester			45,000 00	973,396 25	926,825 12
Lion Fire*	London			11,792 57	1,537,814 70	770,041 34
Liverpool and London and Globe.	Liverpool		29,334,740 09		442,706 81	431,750 59
London*	London	63,489 05		849,733 02	36,531,942 63	15,287,674 06
London and Lancashire*	Liverpool			38,251 73	1,074,521 84	1,299,126 96
Magdeburg Fire	Magdeburg			72,388 82	1,711,546 47	980,024 05
Manchester Fire*	Manchester			268,219 57	2,573,150 98	1,765,527 87
New Zealand	Auckland	146,733 00		56,118 61	1,460,528 79	790,100 71
North British and Mercantile.	London			68,811 00	798,467 00	755,736 00
North German Fire	Hamburg			943,804 86	4,201,104 60	10,078,671 07
Northern.	London			365,341 40	768,989 63	240,970 64
Norwich Union	Norwich, England		15,273,795 12	122,992 15	17,539,571 71	4,976,445 60
Palatine*	Manchester			50,486 84	2,928,634 56	2,684,980 41
Phoenix*	London			155,398 24	2,267,915 81	568,320 47
Prussian National*	Stettin	2,866 52		149,640 92	1,900,196 07	755,719 76
Royal	Liverpool			41,216 89	439,760 83	346,652 21
Royal Exchange	London		25,816,046 29	132,566 41	34,153,672 02	13,748,733 91
Scottish Union and National *	Edinburgh	142,595 51	11,636,498 65	258,682 70	12,887,911 33	5,874,143 17
Sun Fire*	London			123,525 25	1,451,024 18	1,872,497 49
Svea Fire and Life	Gothenburg, Sweden			69,788 13	1,652,954 66	836,493 06
Transatlantic Fire	Hamburg	950 00	3,818,829 04	228,235 41	4,568,451 16	700,672 89
Union*	London			544,370 49	1,026,402 34	362,077 16
Western*	Toronto	37,288 60		39,497 77	650,365 98	522,675 77
Totals.		\$1,386,311 08	\$102,362,414 55	\$7,391,055 56	\$162,538,937 27	\$76,656,451 96

* United States Branch statement.

TABLE No. 17.—*Showing the various items composing the Incomes of Fire and Fire and Marine Insurance Companies doing business in California, on December 31, 1895—Companies of Foreign Countries.*

Name.	Location.	Fire Premiums.	Marine Premiums.	Interest on Mortgages.
Aachen and Munich Fire*	Aix-la-Chapelle, Germany	\$90,321 06		
Alliance*	London	136,113 65		\$2,940 00
Atlas	London	1,843,831 64		
Baloise Fire	Basle, Switzerland	567,519 17		
British America*	Toronto	984,887 49	\$187,561 19	
Caledonian*	Edinburgh	1,307,561 24		
Commercial Union	London	5,568,922 79	1,150,502 77	
Hamburg-Bremer*	Hamburg	1,123,703 86		
Helvetia Swiss Fire	St. Gall, Switzerland	710,980 52		24,936 68
Imperial*	London	1,169,502 42		
Lancashire*	Manchester	1,896,651 43		
Lion Fire*	London	538,655 99		
Liverpool and London and Globe	Liverpool	8,015,492 21		10,149 72
London*	London	827,385 75	384,031 45	675 00
London and Lancashire*	Liverpool	1,859,006 64		
Magdeburg Fire	Magdeburg	3,599,321 96		49,651 61
Manchester Fire*	Manchester	1,524,151 55		
New Zealand	Auckland	751,201 00	588,383 00	
North British and Mercantile	London	7,388,633 90		
North German Fire	Hamburg	560,752 86		10,323 94
Northern	London	3,663,451 73		
Norwich Union	Norwich, England	4,640,995 83		6,087 78
Palatine*	Manchester	3,045,084 97		3,000 00
Phoenix*	London	2,043,397 26		
Prussian National*	Stettin	458,032 88	7,104 67	
Royal	Liverpool	10,236,000 00		
Royal Exchange	London	1,415,186 20	366,654 70	
Scottish Union and National*	Edinburgh	1,528,797 45		72,645 56
Sun Fire*	London	1,591,465 05		18,405 26
Svea Fire and Life	Gothenburg, Sweden	1,169,325 19		
Transatlantic Fire	Hamburg	650,714 70		
Union*	London	893,462 32	1,533 97	
Western*	Toronto	1,504,003 87	315,818 32	
Totals		\$73,270,514 58	\$3,001,590 07	\$198,805 55

* United States Branch statement.

TABLE No. 17—Continued.

Name.	Location.	Interest and Dividends from all Sources.	Income from all Other Sources.	Total Income.
Aachen and Munich Fire*	Aix-la-Chapelle, Germany	\$13,750 00	-----	\$104,071 06
Alliance*	London	8,000 00	\$6,800 00	152,853 65
Atlas	London	65,456 27	19,918 70	1,929,236 61
Baloise Fire	Basle, Switzerland	33,810 67	11,240 46	612,570 30
British America *	Toronto	37,745 91	-----	1,210,194 59
Caledonian*	Edinburgh	74,652 83	-----	1,382,214 07
Commercial Union	London	332,371 58	1,240,958 66	8,290,785 80
Hamburg-Bremen*	Hamburg	47,178 66	-----	1,170,882 52
Helvetia Swiss Fire.	St. Gall, Switzerland	32,730 73	-----	768,637 93
Imperial*	London	37,267 68	36,699 66	1,243,469 76
Lancashire*	Manchester	65,964 26	3,443 83	1,966,059 52
Lion Fire*	London	17,863 21	-----	596,668 92
Liverpool and London and Globe	Liverpool	944,663 46	-----	8,990,155 67
London*	London	74,750 51	-----	124,842 71
London and Lancashire*	Liverpool	81,372 73	11,107 53	1,951,486 90
Magdeburg Fire	Magdeburg	90,033 94	138,959 78	3,877,967 29
Manchester Fire*	Manchester	60,417 50	-----	1,584,569 05
New Zealand	Auckland	33,927 00	47,961 00	1,421,472 00
North British and Mercantile	London	546,991 40	1,045 80	7,936,671 10
North German Fire	Hamburg	24,508 06	7,025 11	602,609 97
Northern	London	820,588 83	1,400,275 79	5,884,316 35
Norwich Union	Norwich, England	152,923 62	9,348 06	4,809,355 29
Palatine*	Manchester	71,107 00	-----	3,119,191 97
Phoenix*	London	68,238 04	-----	2,111,635 30
Prussian National*	Stettin	25,163 09	-----	485,500 64
Royal	Liverpool	585,000 00	303 00	10,821,303 00
Royal Exchange	London	763,184 20	1,446,401 10	3,991,426 20
Scottish Union and National*	London	40,813 03	-----	1,642,256 04
Sun Fire*	Edinburgh	62,977 75	9,820 25	1,682,668 31
Svea Fire and Life	London	414,389 65	559,947 39	2,143,662 23
Transatlantic Fire	Gothenburg, Sweden	35,816 22	7,229 57	695,294 46
Union*	London	29,005 18	-----	892,467 50
Western*	Toronto	44,211 04	-----	1,864,483 23
Totals	-----	\$5,736,904 05	\$4,958,515 69	\$87,166,229 94

* United States Branch statement.

TABLE No. 18.—Showing the various items composing the Expenditures of Fire and Fire and Marine Insurance Companies doing business in California, on December 31, 1895.—Companies of Foreign Countries.

Name.	Location.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commission.
Aachen and Munich Fire*	Aix-la-Chapelle, Germany	\$27,513 48			\$12,845 27
Alliance*	London.	80,705 25			34,786 02
Atlas	London.	998,542 31		\$131,142 75	355,230 72
Baloise Fire	Basle, Switzerland	350,029 15		24,000 00	105,155 40
British America*	Toronto	545,507 57	\$194,264 30		224,204 13
Caledonian*	Edinburgh	986,161 25			259,164 89
Commercial Union	London.	3,296,514 52	797,342 93	312,025 87	787,065 50
Hamburg-Bremen*	Hamburg	563,270 82			235,353 07
Helvetia-Swiss Fire	St. Gall, Switzerland	369,460 49		96,000 00	101,338 80
Imperial*	London.	625,670 25			215,251 23
Lancashire*	Manchester	1,113,679 61			313,603 94
Lion Fire*	London.	320,965 27			106,399 95
Liverpool and London and Globe	Liverpool	4,391,258 42	285,129 18	1,283,829 00	1,208,977 52
London*	London.	480,828 52			196,819 07
London and Lancashire*	Liverpool	985,670 08			354,645 30
Magdeburg Fire.	Magdeburg	2,631,399 12		300,000 00	700,032 66
Manchester Fire*	Manchester	1,019,739 95			298,748 65
New Zealand	Auckland	428,410 00	432,275 00	137,500 00	50,913 00
North British and Mercantile.	London.	4,205,147 22		684,557 82	1,305,938 30
North German Fire.	Hamburg	443,084 12		45,000 00	87,673 08
Northern	London.	1,994,838 79			604,836 79
Norwich Union.	Norwich, England	2,618,770 65		368,402 50	916,849 41
Palatine*	Manchester	1,735,174 73		220,000 00	778,028 02
Phoenix*	London.	1,160,124 88			384,246 18
Prussian National*	Stettin	281,122 46	1,500 00		101,781 98
Royal	Liverpool	5,693,660 00		1,095,797 50	
Royal Exchange	London.	824,391 95	297,611 75	482,453 90	212,836 00
Scottish Union and National*	Edinburgh	809,379 99			258,224 19
Sun Fire*	London	910,625 57			288,075 62
Svea Fire and Life	Gothenburg, Sweden	583,502 59		32,000 00	315,049 64
Transatlantic Fire.	Hamburg	366,660 79	98 11	39,950 00	
Union*	London.	385,872 07			218,017 64
Western*	Toronto	823,482 37	340,940 51		346,465 34
Totals		\$42,043,164 24	\$2,349,161 78	\$5,252,659 34	\$11,379,157 31

* United States Branch statement.

TABLE No. 18—Continued.

Name.	Location.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
Aachen and Munich Fire*	Aix-la-Chapelle, Germany	\$14,149 00	\$209 50	\$14,198 97	\$68,916 22
Alliance*	London	19,647 97	1,863 70	12,086 49	149,089 43
Atlas	London	272,078 00			1,756,993 78
Baloise Fire	Basle, Switzerland	52,095 23	8,507 80	24,717 10	564,504 68
British America*	Toronto	24,875 28	25,325 12	95,894 86	1,110,071 26
Caledonian*	Edinburgh	74,610 88	47,983 79	100,305 80	1,407,636 61
Commercial Union	London	1,298,992 18		854,881 36	7,316,432 36
Hamburg-Bremen*	Hamburg	92,115 97	25,369 27	65,190 06	981,299 19
Helvetia-Swiss Fire	St. Gall, Switzerland	47,300 83	17,142 97	47,501 90	678,744 99
Imperial*	London	102,965 85	46,741 17	56,175 79	1,046,804 29
Lancashire*	Manchester	171,951 02	42,957 96	149,964 34	1,792,156 87
Lion Fire*	London	35,487 70	14,438 28	42,868 29	520,157 49
Liverpool and London and Globe	Liverpool	616,707 12	151,610 79	602,079 90	8,254,462 75
London*	London	86,208 09	31,146 30	72,853 83	1,152,989 99
London and Lancashire*	Liverpool	144,232 37	40,120 64	121,554 02	1,646,222 41
Magdeburg Fire	Magdeburg	226,881 26	37,665 16	131,550 45	4,027,528 65
Manchester Fire*	Manchester	91,287 51	39,764 55	113,006 52	1,562,817 18
New Zealand	Auckland	210,953 00	16,224 00	117,927 00	1,394,202 00
North British and Mercantile	London	836,042 35	7,147 16	5,000 00	7,043,832 85
North German Fire	Hamburg	50,501 22	11,405 35	47,877 26	685,541 03
Northern	London	667,047 23	82,560 48	1,154,310 25	4,871,896 04
Norwich Union	Norwich, England	263,154 96	58,187 62	247,529 04	4,324,491 68
Palatine*	Manchester	179,504 36	45,504 26	103,652 32	2,839,863 69
Phoenix*	London	108,882 61	47,194 26	133,033 94	1,833,481 87
Prussian National*	Stettin	47,994 04	10,150 86	31,008 09	473,557 43
Royal	Liverpool	3,391,804 16			10,181,261 06
Royal Exchange	London	69,813 66	44,019 33	1,443,370 95	3,260,064 56
Scottish Union and National*	Edinburgh	78,784 32	35,253 72	110,831 73	1,292,268 90
Sun Fire*	London	157,556 59		163,601 89	1,476,341 12
Svea Fire and Life	Göthenburg, Sweden	156,033 33		1,035,982 67	2,124,091 49
Transatlantic Fire	Hamburg	11,259 80	21,514 51	70,962 04	638,724 27
Union*	London	35,800 00	40,244 79	13,723 57	680,387 59
Western*	Toronto			153,556 16	1,740,489 17
Totals		\$9,606,737 89	\$949,653 34	\$7,337,199 59	\$78,927,733 49

* United States Branch statement.

TABLE No. 19.—Showing amount of Risks Written, Premiums Received, and amount of Risks in Force on December 31, 1892, with Premiums thereon, of Fire and Fire and Marine Insurance Companies doing business in California—Companies of Foreign Countries.

Name.	Location.	RISKS WRITTEN DURING THE YEAR.			
		Fire.	Premiums.	Marine.	Premiums.
Aachen and Munich Fire*	Aix-la-Chapelle, Ger---	\$173,937 42	\$173,937 42	---	\$173,937 42
Alliance*	London	19,370,603 00	257,403 56	---	257,403 56
Atlas	London	826,386,105 00	2,809,634 33	---	2,809,634 33
Baloise Fire	Basle, Switzerland	194,873,543 00	526,500 43	---	526,500 43
British America*	Toronto	87,163,113 00	1,271,957 75	\$22,623,044 00	\$237,279 75
Caledonian*	Edinburgh	144,655,997 00	1,807,113 31	---	1,807,113 31
Commercial Union	London	1,995,944,996 00	7,266,473 72	---	8,923,108 72
Hamburg-Bremen*	Hamburg	114,178,711 00	1,419,244 46	---	1,419,244 46
Helvetia Swiss Fire.	St. Gall, Switzerland	807,956,565 00	1,448,155 01	---	1,448,155 01
Imperial*	London	134,638,866 00	1,553,747 33	---	1,553,747 33
Lancashire*	Manchester	224,395,432 00	2,584,042 13	---	2,584,042 13
Lion Fire*	London	58,725,954 00	749,667 44	---	749,667 44
Liverpool and London and Globe	Liverpool	2,289,415,250 00	11,334,540 96	---	11,334,540 96
London*	London	115,111,511 00	1,065,107 55	86,658,838 00	513,956 55
London and Lancashire*	Liverpool	283,613,817 00	2,552,790 03	---	1,579,064 10
Magdeburg Fire	Magdeburg	2,624,573,332 00	7,567,444 17	---	2,552,790 03
Manchester Fire*	Manchester	157,692,907 00	2,067,584 41	---	7,567,444 17
New Zealand	Auckland	172,728,095 00	1,025,265 00	98,553,880 00	2,067,584 41
North British and Mercantile	London	2,888,036,160 00	7,392,071 77	---	1,827,341 00
North German Fire	Hamburg	403,835,133 00	1,523,036 64	---	7,392,071 77
North	London	1,192,673,051 00	3,663,451 73	---	1,523,036 64
Norwich Union	Norwich, England	1,396,458,190 00	5,239,779 83	---	3,663,451 73
Palatine*	Manchester	339,742,583 00	3,844,223 93	---	5,239,779 83
Phoenix*	London	370,207,264 00	3,497,754 06	---	3,844,223 93
Prussian National*	Stettin	48,846,436 00	623,404 22	238,629 00	3,497,754 06
Royal	Liverpool	2,549,962,190 00	10,236,000 00	---	630,508 89
Royal Exchange	London	878,862,459 00	1,643,472 80	140,210,620 00	10,236,000 00
Scottish Union and National*	Edinburgh	286,473,800 00	2,873,258 75	---	2,447,015 25
Sun Fire*	London	199,416,066 00	2,066,403 14	---	2,447,015 25
Svea Fire and Life	Gothenburg, Sweden	363,521,590 00	1,659,334 51	---	2,873,258 75
Transatlantic Fire	Hamburg	373,094,912 00	1,645,168 64	1,005,881 00	2,066,403 14
Union*	London	93,288,366 00	1,065,804 60	---	1,659,334 51
Western*	Toronto	128,329,654 00	1,803,211 25	57,817,518 00	1,647,905 91
Totals	---	\$21,978,113,537 00	\$96,256,984 88	\$796,065,465 00	1,065,804 60
					2,196,427 82
					\$100,673,533 14

* United States Branch statement.

TABLE No. 19—Continued.

Name.	Location.	RISKS IN FORCE DECEMBER 31, 1895.			
		Fire.	Premiums.	Marine.	Premiums.
Aachen and Munich Fire*	Aix-la-Chapelle, Ger.	\$11,336,047 00	\$133,723 86		\$133,723 86
Alliance*	London	15,148,027 00	200,693 11		200,693 11
Atlas	London	566,908,805 00	1,876,988 50		1,876,988 50
Balaise Fire	Paste, Switzerland	325,073,194 00	567,519 17		567,519 17
British America*	Toronto	86,706,646 00	1,113,319 09	\$3,557,519 00	\$42,288 40
Caledonian*	Edinburgh	201,272,676 00	2,166,506 97		2,166,506 97
Commercial Union	London	1,363,996,153 00	4,720,760 13	91,345,600 00	963,525 00
Hamburg-Bremen*	Hamburg	124,958,214 00	1,572,659 04		1,572,659 04
Helvetia Swiss Fire	St. Gall, Switzerland	441,133,589 00	797,760 27		797,760 27
Imperial*	London	161,652,887 00	1,737,368 78		1,737,368 78
Lancashire*	Manchester	208,943,226 00	2,428,728 00		2,428,728 00
Lion Fire*	London	59,623,635 00	727,120 96		727,120 96
Liverpool and London and Globe	Liverpool	2,027,508,105 00	10,418,023 46		10,418,023 46
London*	London	165,609,522 00	1,493,261 80		1,556,750 85
London and Lancashire*	Liverpool	364,632,489 00	2,925,114 54	2,864,983 00	2,925,114 54
Magdeburg Fire	Magdeburg				
Manchester Fire*	Manchester	186,134,307 00	2,359,821 83		2,359,821 83
New Zealand	Auckland	141,604,910 00	840,567 00		987,300 00
North British and Mercantile	London	2,200,559,780 00	4,928,047 85	24,096,155 00	4,928,047 85
North German Fire	Hamburg	249,114,336 00	627,692 99		627,692 99
Northern	London	795,116,368 00	2,442,301 16		2,442,301 16
Norwich	Norwich, England	1,399,380,265 00	4,835,298 93		4,835,298 93
Palatine*	Manchester	300,241,804 00	3,434,363 95		3,434,363 95
Phoenix*	London	297,321,742 00	2,983,360 91		2,983,360 91
Prussian National*	Stettin	48,467,733 00	616,005 45	63,661 00	618,871 97
Royal	Liverpool	2,870,793,291 00	14,479,827 86		14,479,827 86
Royal Exchange	London	530,602,041 00	941,402 03		941,402 03
Scottish Union and National*	Edinburgh	239,679,371 00	2,157,428 97		2,157,428 97
Sun Fire*	London	301,110,917 00	2,815,700 24		2,815,700 24
Svea Fire and Life	Gothenburg, Sweden	161,354,999 00	421,400 58		421,400 58
Transatlantic Fire	Hamburg	213,957,853 00	721,878 20	569,896 00	723,412 17
Union*	London	72,211,228 00	948,817 71		948,817 71
Western*	Toronto	133,723,170 00	1,754,629 40	6,486,082 00	1,827,299 36
Totals		\$16,265,576,330 00	\$80,188,092 74	\$131,983,866 00	\$81,451,298 64

* United States Branch statement.

TABLE No. 20.—Summary of Assets, Liabilities, Income, Expenditures, etc., of Marine Insurance Companies doing business in California, on Dec. 31, 1895.

Name.	Location.	Cash Capital Paid Up.	Assets.	Liabilities, Capital not Included.	Income.
Alliance	Berlin	\$250,000 00	\$655,142 25	\$357,445 25	\$458,626 30
Alliance Marine	London	1,000,000 00	2,689,290 00	322,630 00	834,440 00
Austrian Phoenix	Vienna	1,200,000 00	2,107,622 34	765,219 92	2,122,754 12
Baloise	Basle, Switzerland	200,000 00	742,673 89	239,539 00	510,082 86
Bavarian Lloyd	Munich	250,000 00	724,503 17	453,105 01	608,414 76
Boston Marine	Boston	1,000,000 00	2,823,840 99	572,040 07	989,569 91
British and Foreign Marine	Liverpool	1,310,520 00	8,023,505 91	1,728,739 78	3,286,250 49
Canton	Hong Kong	250,000 00	1,205,384 92	222,802 45	780,876 15
China Traders	Hong Kong	337,500 00	1,418,681 37	239,085 24	701,247 51
Federal Marine	Zurich	1,250,000 00	2,616,341 43	988,014 13	1,578,586 46
Fonciere	Paris	312,500 00	1,144,840 75	484,787 20	934,096 17
Frankfort Marine	Frankfort, Germany	630,000 00	25,074,444 69	23,041,589 77	2,684,771 20
General Insurance Company	Trieste	400,000 00	1,458,812 39	486,797 38	560,301 25
Helvetia General	St. Gall, Switzerland	1,005,000 00	4,281,556 98	341,773 13	1,736,660 21
Indemnity Mutual Marine	London	500,000 00	1,435,524 65	234,562 70	887,485 75
London and Provincial Marine	London	500,000 00	1,457,389 49	363,208 87	1,063,858 26
Mannheim	Mannheim	500,000 00	862,658 53	80,529 00	321,812 50
Man On	Hong Kong	900,000 00	6,179,682 74	280,480 87	1,171,603 93
Marine	London	500,000 00	1,947,037 85	642,880 90	925,615 32
Maritime	Liverpool	625,000 00	3,787,505 67	2,183,301 26	4,000,592 24
Munich	Munich	250,000 00	738,700 00	305,037 00	777,699 00
National Marine	London	600,000 00	1,143,292 11	157,182 88	796,010 88
North China	Shanghai	500,000 00	2,730,049 00	240,737 00	1,310,975 00
Ocean Marine	London	416,696 66	1,049,921 21	18,132 67	259,240 92
On Tai	Hong Kong	485,000 00	1,273,427 88	141,983 13	507,377 58
Reliance Marine	Liverpool	500,000 00	3,287,354 64	816,450 06	1,076,526 62
Sea	Liverpool	500,000 00	1,540,000 00	382,966 00	465,725 00
Standard Marine	Liverpool	200,000 00	750,410 81	325,975 08	388,440 20
Switzerland Marine	Zurich	1,000,000 00	7,049,576 65	1,534,814 75	1,993,880 08
Thames and Mersey	Liverpool	312,000 00	502,369 34	30,619 31	552,705 30
Tokio Marine	Tokio	216,857 15	517,151 10	173,138 66	437,751 20
Transatlantic Marine	Berlin	817,500 00	3,956,121 34	1,110,353 00	994,663 00
Union Marine	Liverpool	605,690 00	908,380 33	190,400 46	479,562 21
United States Lloyds	New York	600,000 00	693,911 63	98,852 06	402,958 13
Universo Marine	Milan, Italy				
Wilhelma	Magdeburg				
Yangtze	Shanghai				
Totals		228,241 80	744,407 12	61,469 99	228,268 74
		\$20,152,475 61	\$97,706,018 17	\$39,616,739 17	\$36,819,429 48

TABLE No. 20—Continued.

Name.	Location.	Expenditures.	Losses Incurred during the Year.	Net Surplus.
Alliance	Berlin	\$395,427 48	\$227,593 40	\$17,697 00
Alliance Marine	London	911,015 00	479,980 00	1,546,660 00
Austrian Phoenix	Vienna	1,980,351 70	1,460,886 00	147,402 42
Batalse	Basle, Switzerland	487,806 79	504,711 04	303,134 89
Bavarian Lloyd	Munich	471,008 11	406,653 65	21,403 16
Boston Marine	Boston	955,637 01	787,690 97	1,256,800 92
British and Foreign Marine	Liverpool	3,295,149 30	2,586,118 90	4,984,186 13
Canton	Hong Kong	538,430 97	365,000 00	792,532 47
China Traders	Hong Kong	694,874 36	651,954 66	842,096 13
Federal Marine	Zurich			
Fonciere	Paris	1,472,684 57	1,142,254 18	378,927 30
Frankfort Marine	Frankfort, Germany	608,913 43	413,598 92	347,553 55
General Insurance Company	Trieste	2,249,455 55	1,355,551 49	1,402,904 92
Helvetia General	St. Gall, Switzerland	550,779 77	339,935 20	571,515 01
Indemnity Mutual Marine	London	1,610,511 47	1,347,756 04	2,934,783 85
London and Provincial Marine	London	904,931 25	78,977 25	700,941 95
Mannheim	Mannheim	974,687 82	642,166 14	594,180 62
Man On	Hong Kong	303,347 00	125,264 00	282,129 53
Marine	London	1,147,644 71	619,727 37	4,949,201 87
Maritime	Liverpool	911,663 77	877,276 00	804,156 95
Munich	Munich	3,149,123 56	2,344,075 36	979,204 41
National Marine	London	864,590 00	930,998 00	183,063 00
North China	Shanghai	780,906 81	379,316 72	386,169 28
Ocean Marine	London	1,327,860 00	1,138,520 00	1,989,312 00
On Tai	Hong Kong	269,279 92	119,849 00	615,121 88
Reliance Marine	Liverpool	577,999 81	429,899 00	646,444 75
Sea	Liverpool	1,032,823 14	802,032 68	1,970,904 58
Standard Marine	Liverpool	511,961 00	394,976 00	657,034 00
Switzerland Marine	Zurich	388,448 55	301,423 92	224,435 73
Thames and Mersey	Liverpool	1,997,687 45	1,498,225 00	4,514,761 90
Tokio Marine	Tokio	677,031 18	589,287 51	159,750 03
Transatlantic Marine	Berlin	348,879 31	251,664 47	127,155 29
Union Marine	Liverpool	1,118,129 44	1,083,267 23	2,028,263 15
United States Lloyds	New York	507,648 43	855,531 83	112,229 87
Universo Marine	Milan, Italy	402,320 44	333,881 21	
Wilhelma	Magdeburg			
Yangtze	Shanghai	201,354 35	113,165 39	454,635 33
Totals		\$34,587,363 45	\$26,719,208 53	\$37,941,743 82

TABLE No. 21.—Showing the various items composing the Assets of Marine Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	Real Estate.	Mortgage Loans.	Stocks and Bonds Owned by the Company.	Collateral Loans.	Cash in Office and in Banks.
Alliance	Berlin	\$25,000 00	-----	\$249,217 80	-----	\$184,151 46
Alliance Marine	London	185,000 00	-----	2,450,400 00	-----	46,565 00
Asiatic Phoenix	Vienna	74,600 00	-----	660,058 51	-----	636,526 17
Balaise	Basle, Switzerland	22,000 00	-----	325,903 00	-----	76,835 51
Bavarian Lloyd	Munich	120,916 45	-----	138,170 51	-----	71,757 48
Boston	Boston	31,740 78	-----	1,332,019 00	-----	217,114 22
British and Foreign Marine	Liverpool	418,052 99	-----	6,219,630 34	-----	223,722 96
Canton	Hong Kong	-----	-----	167,875 38	-----	289,056 23
China Traders	Hong Kong	-----	-----	422,968 75	-----	508,155 33
Federal Marine	Zurich	-----	-----	340,710 82	-----	-----
Fonciere	Paris	690,392 33	-----	517,848 66	-----	449,572 03
Frankfort Marine	Frankfort, Germany	43,750 00	-----	135,141 35	-----	134,569 44
General Insurance Company	Trieste	2,257,123 54	-----	16,876,580 19	-----	800,691 65
Helvetia General	St. Gall, Switzerland	62,000 00	-----	541,989 47	-----	278,452 50
Indemnity Mutual Marine	London	-----	-----	3,738,771 00	-----	289,073 03
London and Provincial Marine	London	-----	-----	922,639 30	-----	382,607 50
Mannheim	Mannheim	62,282 49	-----	570,348 64	-----	102,463 42
Man On	Hong Kong	-----	-----	154,000 00	-----	498,689 70
Marine	London	350,000 00	-----	5,435,980 87	-----	58,185 54
Maritime	Liverpool	-----	-----	1,027,075 60	-----	84,959 42
Munich	Munich	-----	-----	846,843 75	-----	1,385,903 40
National Marine	London	-----	-----	549,010 00	-----	30,019 00
North China	Shanghai	292,374 46	-----	557,470 45	-----	267,618 02
Ocean Marine	London	375,000 00	-----	1,920,640 00	-----	120,124 00
On Tai	Hong Kong	96,488 00	-----	494,200 00	-----	285,166 23
Reliance Marine	Liverpool	-----	-----	1,005,878 80	-----	77,024 64
Sea	Liverpool	-----	-----	2,532,242 43	-----	62,838 00
Standard Marine	Liverpool	-----	-----	1,257,958 00	-----	45,066 00
Switzerland Marine	Zurich	-----	-----	438,308 50	-----	96,009 21
Thames and Mersey	Liverpool	-----	-----	5,971,950 00	-----	308,528 70
Tokio Marine	Tokio	6,053 51	-----	197,042 01	-----	174,451 04
Transatlantic Marine	Berlin	-----	-----	239,955 83	-----	45,830 40
Union Marine	Liverpool	17,029 50	-----	3,412,041 00	-----	47,349 15
United States Lloyd's	New York	-----	-----	481,285 00	-----	162,928 19
Universo Marine	Milan, Italy	-----	-----	582,937 02	-----	55,261 39
Wilhelma	Magdeburg	-----	-----	-----	-----	-----
Yangtze	Shanghai	-----	-----	302,615 38	-----	243,443 03
Totals	-----	\$5,059,804 05	\$5,551,391 05	\$62,346,588 61	\$1,197,157 50	\$8,716,709 11

TABLE No. 21—Continued.

Name.	Location.	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, not Matured, taken for Marine Risks.	All Other Assets.	Total Assets.
Alliance	Berlin	\$975 62	\$18,258 96		\$177,538 41	\$855,142 25
51 Alliance Marine	London	12,935 00	157,930 00	\$6,460 00	10,000 00	2,869,290 00
1 Austrian Phoenix	Vienna	7,328 78	528,852 00	180,256 88		2,107,622 34
1 Balise	Basle, Switzerland	3,031 59	213,603 79			742,673 89
Bavarian Lloyd	Munich	2,258 42	396,542 69			724,508 17
Boston Marine	Boston	9,894 55	132,229 88	22,612 62		2,828,840 99
British and Foreign Marine	Liverpool	28,768 48	698,539 49	214,552 56		8,023,505 91
Canton	Hong Kong	19,020 10	106,120 63	70,854 82	97,841 76	1,205,384 92
China Traders	Hong Kong	18,190 14	86,208 73	34,891 35		1,418,681 37
Federal Marine	Zurich			17,368 52	23,079 05	
Fonciere	Paris	10,438 90	599,930 76			2,616,341 43
Frankfort Marine	Frankfort, Germany	29,175 53	50,224 15	5,485 60		1,144,840 75
General Insurance Company	Trieste	149,150 80	575,606 37	101,212 01	3,441,201 46	25,074,444 69
Helvetia General	St. Gall, Switzerland	13,450 89	154,455 22		1,360 74	1,458,312 39
Indemnity Mutual Marine	London		279,308 43	2,590 27	1,814 25	4,281,556 98
London and Provincial Marine	London		150,277 85			1,435,524 65
Mannheim	Mannheim	8,374 75	235,173 01	2,934 68		1,457,389 49
Man On	Hong Kong	33,587 10	176,381 73			862,658 53
Marine	London		324,166 41	2,274 70	9,075 22	6,179,682 74
Maritime	Liverpool		233,796 48		1,206 35	1,947,037 85
Munich	Munich	4,291 67	102,115 83		985,038 85	3,787,505 67
National Marine	London	5,895 00	148,778 00	1,184 00	3,814 00	738,700 00
North China	Shanghai	1,200 00	83,146 27	1,853 28		1,143,292 11
Ocean Marine	London	21,915 00	292,370 00			2,730,049 00
On Tai	Hong Kong	3,118 20	51,022 40		5,976 38	1,049,921 21
Reliance Marine	Liverpool	7,568 20	137,591 52		12,195 87	1,273,427 88
Sea	Liverpool	2,388 99	308,132 06	3,676 10	97,100 10	3,287,354 64
Standard Marine	Liverpool		218,059 00	9,955 00	962 00	1,540,000 00
Switzerland Marine	Zurich	2,136 16	102,915 29	81,840 19	29,141 46	750,410 81
Thames and Mersey	Liverpool	69,708 75	653,019 75	9,024 75	8,844 70	7,049,576 65
Tokio Marine	Tokio		55,421 69			502,369 34
Transatlantic Marine	Berlin		98,682 37	15,777 65		517,151 10
Union Marine	Liverpool	36,581 43	292,939 31	29,579 31	120,601 64	3,956,121 34
United States Lloyds	New York	10,935 12	144,353 00	17,614 53	68,764 40	908,380 93
Universo Marine	Milan, Italy		55,713 22			693,911 63
Wilhelma	Magdeburg					
Yangtze	Shanghai	4,722 00	72,451 28		800 43	744,407 12
Totals		\$510,041 17	\$7,897,317 57	\$831,998 82	\$5,595,010 29	\$97,706,018 17

TABLE No. 22.—Showing the various items composing the Liabilities, except Capital Stock, of Marine Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends.
Alliance	Berlin	\$9,885 00			\$15 00
Alliance Marine	London		\$54,570 00		7,440 00
Austrian Phoenix	Vienna	172,989 00			1,582 00
Baloise	Basle, Switzerland	155,632 20			
Bavarian Lloyd	Munich	81,250 00			
Boston Marine	Boston	224,349 00			
British and Foreign Marine	Liverpool		654,394 47		7,083 90
Canton	Hong Kong		105,000 00		1,251 50
China Traders	Hong Kong		112,604 63		7,820 44
Federal Marine	Zurich				
Fongiere	Paris	588,182 40			7,076 15
Frankfort Marine	Frankfort, Germany	125,531 00			43 75
General Insurance Company	Trieste		272,895 10		64 00
Helvetia General	St. Gall, Switzerland	236,510 06			
Indemnity Mutual Marine	London	31,043 13		\$7,500 00	
London and Provincial Marine	London		30,095 00		3,086 60
Mannheim	Mannheim	228,502 72			4,371 69
Man On	Hong Kong	16,000 00			60,000 00
Marine	London	27,929 77			
Maritime	Liverpool	320,200 00		11,525 00	1,027 50
Munich	Munich	132,973 12		52,430 00	120 00
National Marine	London	65,000 00			40 00
North China	Shanghai	26,644 00		9,785 00	144 18
Ocean Marine	London		16,698 16		
On 'Tai	Hong Kong				
Reliance Marine	Liverpool	50,925 00			76 14
Sea	Liverpool	6,175 65		9,750 00	55 00
Standard Marine	Liverpool		468,920 00		
Switzerland Marine	Liverpool		128,700 00		
Thames and Mersey	Zurich	123,700 00			110 00
Tokio Marine	Liverpool	472,110 00			2,164 75
Transatlantic Marine	Tokio		780 00		
Union Marine	Berlin	67,019 05			
United States Lloyds	Liverpool	264,000 00			253 57
Univero Marine	New York		82,995 00	10,345 00	875 00
Wilhelma	Milan, Italy	29,971 40			
Yangtze	Magdeburg				
	Shanghai	5,525 47	30,660 36		1,497 26
Totals		\$3,462,047 97	\$2,032,052 72	\$27,595 00	\$106,198 43

TABLE No. 22—Continued.

Name.	Location.	Marine Reinsurance.	All Other Claims.	Total Liabilities, Capital not Included.	Net Surplus.
Alliance	Berlin	\$12,047 13	\$335,498 12	\$357,445 25	\$47,697 00
Alliance Marine	London	228,920 00	31,700 00	322,630 00	1,546,060 00
Austrian Phoenix	Vienna	27,373 00	563,275 92	765,219 92	142,402 42
Baloise	Basle, Switzerland	83,906 80		239,539 00	303,134 89
Bavarian Lloyd	Munich	100,000 00		453,105 01	21,403 16
Boston Marine	Boston	347,691 07	271,855 01	572,040 07	1,256,800 92
British and Foreign Marine	Liverpool	957,173 49	110,147 92	1,728,769 78	4,984,186 13
Canton	Hong Kong	63,548 40	53,002 55	222,802 45	732,582 47
China Traders	Hong Kong	96,654 04	22,006 13	239,085 24	842,096 13
Federal Marine	Zurich				
Fonciere	Paris	279,542 48	113,213 10	988,014 13	378,327 30
Frankfort Marine	Frankfort, Germany	45,865 75	313,346 70	484,787 20	347,553 55
General Insurance Company	Trieste	86,069 47	22,682,575 20	23,041,539 77	1,402,904 92
Helvetia General	St. Gall, Switzerland	124,413 11	125,810 21	486,797 88	571,515 01
Indemnity Mutual Marine	London	310,730 00		341,773 13	2,934,783 85
London and Provincial Marine	London	178,832 10	15,069 00	234,582 70	700,941 95
Mannheim	Mannheim	130,334 46		363,208 87	594,180 62
Man On	Hong Kong	4,529 00		80,529 00	282,129 53
Marine	London	74,395 00	166,631 10	280,480 87	4,999,201 87
Maritime	Liverpool	289,547 38	32,106 02	642,880 90	804,156 95
Munich	Munich	92,470 69	1,957,737 45	2,133,901 26	979,204 41
National Marine	London	238,837 00	13,730 00	305,037 00	183,633 00
North China	Shanghai	91,238 70	800 00	157,182 88	386,109 23
Ocean Marine	London	204,308 00		240,737 00	1,969,312 00
On Tal	Hong Kong	1,434 51		18,132 67	615,121 88
Reliance Marine	Liverpool	69,430 07	21,551 92	141,983 13	646,444 75
Sea	Liverpool	261,180 65	70,368 76	316,450 06	1,970,904 58
Standard Marine	Liverpool	116,055 00	138,211 00	382,966 00	657,034 00
Switzerland Marine	Zurich	76,477 41	126,687 67	325,975 08	224,435 73
Thames and Mersey	Liverpool	825,685 00	234,855 00	1,534,814 75	4,514,761 90
Tokio Marine	Tokio	13,534 87	16,304 44	30,619 31	159,750 03
Transatlantic Marine	Berlin	42,935 65	62,930 39	173,138 66	127,155 29
Union Marine	Liverpool	351,561 94	493,921 25	1,110,358 19	2,028,263 15
United States Lloyd's	New York	51,195 01	45,925 45	190,460 46	112,229 87
Universo Marine	Milan, Italy	42,823 48	26,057 18	98,852 06	
Wilhelma	Magdeburg				
Yangtze	Shanghai	4,670 27	19,116 63	61,469 99	454,695 33
Totals		\$5,925,410 93	\$28,063,434 12	\$39,616,739 17	\$37,941,743 82

TABLE No. 23.—*Showing the various items composing the Incomes of Marine Insurance Companies doing business in California, on December 31, 1895.*

Name.	Location.	Marine Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from Other Sources.	Received from all Other Sources.	Total Income.
Alliance	Berlin	\$87,174 65	-----	\$13,872 46	\$357,579 18	\$458,626 30
Alliance Marine	London	749,605 00	-----	74,835 00	-----	824,440 00
Austrian Phoenix	Vienna	156,839 93	-----	105,075 04	1,860,839 15	2,122,754 12
Baloise	Basle, Switzerland	488,736 48	-----	18,297 36	3,049 02	510,082 86
Bavarian Lloyd	Munich	594,537 97	-----	12,948 18	928 61	608,414 76
Boston Marine	Boston	869,434 06	\$41,475 68	56,176 89	2,483 28	969,569 91
British and Foreign Marine	Liverpool	3,038,290 84	-----	230,472 85	17,486 83	3,286,250 49
Canton	Hong Kong	730,364 87	39,852 77	10,622 51	36 00	780,876 15
China Traders	Hong Kong	645,684 33	29,909 25	28,496 43	157 50	701,247 51
Federal Marine	Zurich	-----	-----	-----	-----	-----
Fonciere	Paris	1,522,304 29	-----	47,163 41	9,118 76	1,578,586 46
Frankfort Marine	Frankfort, Germany	450,817 01	-----	28,904 10	454,375 06	934,096 17
General Insurance Company	Trieste	352,552 63	1,600 00	84,605 39	2,246,013 18	2,684,771 20
Helvetia General	St. Gall, Switzerland	513,499 45	16,486 31	29,022 69	1,292 80	560,301 25
Indemnity Mutual Marine	London	1,590,500 61	-----	135,526 73	10,632 87	1,736,660 21
London and Provincial Marine	London	843,592 25	-----	43,893 50	-----	887,485 75
Mannheim	Mannheim	1,027,450 06	18,859 18	17,519 02	-----	1,063,858 26
Man On	Hong Kong	279,120 40	12,261 00	21,323 10	9,108 00	321,812 50
Marine	London	991,169 06	-----	180,434 87	-----	1,171,603 93
Maritime	Liverpool	855,693 17	-----	58,515 17	11,407 18	925,615 52
Munich	Munich	539,465 59	-----	47,607 68	3,413,518 97	4,000,592 24
National Marine	London	744,454 00	-----	33,245 00	-----	777,699 09
North China	Shanghai	741,373 05	1,336 10	40,199 42	13,102 31	796,010 88
Ocean Marine	London	1,236,295 00	-----	61,780 00	12,900 00	1,310,975 00
On 'Jai	Hong Kong	192,969 99	27,805 69	15,752 95	22,712 29	259,240 92
Reliance Marine	Liverpool	469,341 96	-----	37,922 25	113 37	507,377 58
Sea	Liverpool	979,384 43	-----	97,084 43	1,076,526 62	1,076,526 62
Standard Marine	Switzerland	430,335 00	-----	35,390 00	57 76	465,725 00
Thames and Mersey	Zurich	371,212 85	-----	17,227 35	-----	388,440 20
Tokio Marine	Liverpool	1,756,869 58	-----	183,387 50	53,623 00	1,993,880 08
Transatlantic Marine	Tokio	515,127 57	155 68	35,058 11	2,363 94	552,705 30
Union Marine	Berlin	443,928 46	4,840 48	8,248 19	734 07	457,751 20
United States Lloyds	Liverpool	878,125 54	-----	116,300 58	236 88	994,663 00
Universo Marine	New York	373,115 94	-----	25,326 30	81,120 00	479,562 24
Wilhelma	Milan, Italy	380,929 32	-----	22,028 81	-----	402,958 13
Yangtze	Magdeburg	-----	7,955 14	19,347 64	70 71	228,268 74
Totals	Shanghai	200,895 25	-----	-----	-----	-----
Totals	-----	\$26,041,190 60	\$199,537 28	\$1,993,640 91	\$8,585,060 69	\$36,819,429 48

TABLE No. 24.—Showing the various items composing the Expenditures of Marine Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	Marine Losses.	Dividends.	Brokerage and Commission.	Office Salaries.
Alliance	Berlin	\$62,544 63	\$30,000 00	\$10,847 05	\$11,918 34
Alliance Marine	London	597,965 00	100,800 00	20,605 00	121,675 00
Austrian Phoenix	Vienna	141,286 50	40,000 00	275,185 20	116,566 40
Balaise	Basle, Switzerland	386,299 52	16,000 00	47,561 00	
Bavarian Lloyd	Munich	406,653 65		27,411 57	34,765 61
Boston Marine	Boston	717,658 40	100,000 00	15,656 41	54,835 50
British and Foreign Marine	Liverpool	2,586,118 90	327,630 00	23,328 43	302,189 20
Canton	Hong Kong	317,704 15	55,000 00	23,949 38	34,704 79
China Traders	Hong Kong	427,993 51	64,485 00	17,446 90	94,489 64
Federal Marine	Zurich				
Fonciere	Paris	1,142,254 18		210,435 73	117,181 40
Frankfort Marine	Frankfort, Germany	308,093 20	43,750 00	99,792 01	47,001 17
General Insurance Company	Trieste	243,000 77		341,198 87	340,445 99
Helvetia General	St. Gall, Switzerland	339,935 19	87,956 00	64,673 03	29,334 45
Indemnity Mutual Marine	London	1,347,756 04	167,500 00	6,114 02	64,216 66
London and Provincial Marine	London	788,377 25	50,000 00		54,035 05
Mannheim	Mannheim	744,156 77	73,616 56		
Man On	Hong Kong	125,264 00	60,000 00	8,500 00	41,313 80
Marine	London	619,797 37	400,000 00		94,492 08
Maritime	Liverpool	799,996 87	50,000 00	12,463 79	39,846 38
Munich	Munich	168,557 24	52,500 00	66,104 50	8,256 31
National Marine	London	668,945 00		135,790 00	41,425 00
North China	Shanghai	530,664 84	118,723 80	10,551 31	98,415 95
Ocean Marine	London	1,138,520 00	100,000 00		89,340 00
On Tai	Hong Kong	119,849 00	60,000 00	8,391 82	33,214 02
Reliance Marine	Liverpool	400,797 59	60,625 00	39,898 46	57,747 13
Sea	Liverpool	834,859 66	75,000 00	31,698 60	78,467 30
Standard Marine	Liverpool	412,901 00	50,000 00		37,795 00
Switzerland Marine	Zurich	301,423 92		30,566 85	36,537 11
Thames and Mersey	Liverpool	1,498,224 95	250,004 25		168,317 00
Tokio Marine	Tokio	589,287 51	15,600 00	34,200 85	19,260 95
Transatlantic Marine	Berlin	251,664 47		36,831 27	26,991 28
Union Marine	Liverpool	819,267 23	122,625 00	8,264 90	105,806 02
United States Lloyds	New York	360,472 22	50,000 00	43,439 66	
Universo Marine	Milan, Italy	333,881 21			61,696 41
Wilhelma	Magdeburg				
Yangtze	Shanghai	113,165 39	34,236 27	7,487 86	19,849 82
Totals		\$20,645,807 13	\$2,656,051 88	\$1,658,394 47	\$2,483,130 76

TABLE No. 24—Continued.

Name.	Location.	Taxes.	All Other Expenditures.	Total Expenditures.
Alliance	Berlin		\$280,117 46	\$395,427 48
Alliance Marine	London	\$11,040 00	58,330 00	911,015 00
Austrian Phoenix	Vienna	45,159 60	1,362,154 00	1,990,351 70
Baloise	Basle, Switzerland		37,946 27	487,806 79
Bavarian Lloyd	Munich	2,177 28		471,008 11
Boston Marine	Boston	6,851 83	60,634 87	955,637 01
British and Foreign Marine	Liverpool	11,543 17	11,543 17	3,295,149 30
Canton	Hong Kong	44,339 60	107,072 65	538,430 97
China Traders	Hong Kong	100 00	90,359 31	634,874 36
Federal Marine	Zurich			
Fonciere	Paris		2,813 26	1,472,684 57
Frankfort Marine	Frankfort, Germany	4,021 33	106,255 72	608,913 43
General Insurance Company	Trieste	154,793 21	1,170,016 71	2,249,455 55
Helvetia General	St. Gall, Switzerland	10,894 23	17,886 87	550,779 77
Indemnity Mutual Marine	London		24,924 75	1,610,511 47
London and Provincial Marine	London		11,918 95	904,931 25
Mannheim	Mannheim		151,214 49	974,687 82
Man On	Hong Kong	5,700 00	65,939 20	303,347 00
Marine	London	2,330 00	13,889 14	1,147,644 71
Maritime	Liverpool	17,536 12	9,356 73	911,663 77
Munich	Munich		2,853,705 51	3,149,123 56
National Marine	London		18,430 00	804,590 00
North China	Shanghai	580 23	21,970 68	780,906 81
Ocean Marine	London			1,327,860 00
On Tai	Hong Kong	1,348 96	46,476 12	269,279 92
Reliance Marine	Liverpool	8,934 02	9,997 61	577,999 81
Sea	Liverpool	12,266 46	531 12	1,092,823 14
Standard Marine	Liverpool	1,220 00	10,045 00	511,951 00
Switzerland Marine	Zurich	3,507 45	16,413 22	388,448 55
Thames and Mersey	Liverpool	5,918 75	74,222 50	1,997,687 45
Tokio Marine	Tokio	525 18	18,156 69	677,031 18
Transatlantic Marine	Berlin		592 29	315,879 31
Union Marine	Liverpool	18,996 19	43,170 10	1,118,129 44
United States Lloyds	New York		53,736 55	507,648 43
Universo Marine	Milan, Italy	4,867 33	1,875 49	402,320 44
Wilhelma	Magdeburg			
Yangtze	Shanghai	916 66	25,698 35	201,354 35
Totals		\$364,624 43	\$6,779,294 78	\$34,587,363 45

TABLE No. 25.—Showing the amount of Risks Written, Premiums Received, and the amount of Risks in Force on December 31, 1895, with Premiums thereon, of Marine Insurance Companies doing business in California.

Name.	Location.	Marine Risks Written During the Year.	Premiums.	Marine Risks in Force Dec. 31, 1895.	Premiums.
Alliance	Berlin	\$998,068 00	\$90,733 44	\$1,531,448 00	\$18,258 06
Alliance Marine	London	276,902,150 00	1,140,235 00	84,193,005 00	301,180 00
Austrian Phoenix	Vienna	82,918,812 00	188,491 20	13,712,860 00	54,746 00
Baloise	Basle, Switzerland	608,889,894 00	682,653 21	18,998,934 00	83,906 80
Bavarian Lloyd	Munich				
Boston Marine	Boston	57,877,697 00	954,255 70	8,978,158 00	347,694 07
British and Foreign Marine	Liverpool	1,117,256,178 00	4,391,058 63	51,963,981 00	1,587,020 16
Canton	Hong Kong	207,173,275 00	859,214 63	26,019,553 00	109,573 82
China Traders	Hong Kong	115,000,000 00	789,146 91	13,711,000 00	96,654 04
Federal Marine	Zurich				
Ponciere	Paris				
Frankfort Marine	Frankfort, Germany				
General Insurance Company	Trieste	118,235,422 00	594,115 48	2,040,027 00	45,865 75
Helvetia General	St. Gall, Switzerland				
Indemnity Mutual Marine	London	665,181,780 00	721,415 40	7,922,421 00	121,413 11
London and Provincial Marine	London	245,857,500 00	1,866,645 00	25,500,000 00	277,825 00
Mannheim	Mannheim	202,552,425 00	1,604,257 00	25,564,355 00	178,832 10
Man On	Mannheim	644,418,920 00	1,528,930 16	23,000,000 00	130,334 46
Marine	Hong Kong	93,690,230 00	279,120 40	3,227,890 00	9,038 00
Maritime	London	650,525,000 00	1,229,602 64	24,750,000 00	97,970 00
Munich	Liverpool	145,212,250 00	855,693 00	24,525,810 00	386,063 00
National Marine	Munich	59,454,419 00	660,504 91	18,945,319 00	192,220 18
North China	London	59,626,755 00	935,465 00	9,685,360 00	238,837 00
Ocean Marine	Shanghai				
On Tai	London	180,121,175 00	1,622,595 00	31,778,055 00	1,079,650 00
Reliance Marine	Hong Kong	76,806,361 00	257,678 68	810,950 00	2,869 02
Standard Marine	Liverpool	98,521,624 00	638,309 45	8,502,016 00	98,039 59
Switzerland Marine	Liverpool	156,703,420 00	991,695 64	14,497,460 00	261,180 65
Thames and Mersey	Liverpool	68,136,700 00	430,335 00	7,490,450 00	116,055 00
Tokio Marine	Zurich	352,546,270 00	754,207 24	9,514,946 00	76,477 41
Transatlantic Marine	Liverpool	232,949,490 00	1,939,200 00	66,213,655 00	1,189,405 00
United Marine	Tokio	78,141,429 00	619,470 76	800,311 00	10,544 62
United States Lloyds	Berlin	192,181,899 00	577,408 39	10,324,601 00	42,935 65
Universo Marine	Liverpool	268,068,780 00	2,052,501 00	23,672,660 00	351,561 93
Wilhelma	New York	256,533,168 00	1,301,517 44	6,084,465 00	70,710 37
Yangsze	Milan, Italy	126,483,964 00	380,929 31		
	Magdeburg				
	Shanghai				
		62,076,581 00	263,537 85	467,028 00	4,670 28
Totals		\$7,502,031,696 00	\$31,207,923 47	\$564,426,718 00	\$7,594,548 07

TABLE No. 26.—RECAPITULATION.

Summary of Assets, Liabilities, Income, Expenditures, etc., of Fire and Marine Insurance Companies doing business in California, on December 31, 1895.

Name.	Cash Capital Paid Up.	Assets.	Liabilities, Capital not included.	Income.	Expenditures.	Losses Incurred during the Year.	Net Surplus.
California companies	\$1,300,000 00	\$4,336,114 55	\$1,720,724 61	\$2,126,867 46	\$1,891,153 05	\$995,182 25	\$1,315,389 94
Companies of other States	29,178,000 00	123,396,997 70	63,856,696 84	67,991,107 54	61,731,589 27	35,440,567 78	30,363,300 86
Companies of foreign countries	17,878,642 78	257,073,132 01	162,538,037 27	87,166,329 94	78,922,733 49	44,164,707 98	76,656,451 96
Marine companies	20,152,475 61	97,706,018 17	39,616,739 17	36,819,429 48	34,587,363 45	26,719,208 53	37,941,743 82
Totals	\$88,509,118 39	\$482,512,262 43	\$267,731,197 89	\$194,103,764 42	\$177,132,839 26	\$107,319,666 54	\$146,276,886 58

TABLE No. 27.—RECAPITULATION.

Showing the various items composing the Assets of Fire and Marine Insurance Companies doing business in California, on December 31, 1895.

Name.	Real Estate.	Mortgage Loans.	Stocks and Bonds Owned.	Collateral Loans.	Cash in Office and in Banks.
California companies	\$672,200 00	\$857,646 85	\$1,796,171 00	\$200,401 65	\$249,332 53
Companies of other States	9,816,622 06	16,415,334 40	77,203,849 66	1,532,638 06	7,910,491 03
Companies of foreign countries	22,545,714 06	33,036,376 95	134,749,637 92	18,433,199 35	15,368,909 42
Marine companies	5,059,801 05	5,551,391 05	62,346,588 61	1,197,157 50	8,716,709 11
Totals	\$38,004,340 17	\$55,859,749 25	\$276,096,247 19	\$21,423,396 56	\$32,445,442 09

Name.	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, not Matured, Taken for Risks.	All Other Assets.	Total Assets.
California companies	\$20,688 03	\$449,463 46	\$54,715 15	\$35,495 88	\$4,336,114 55
Companies of other States	573,476 22	9,168,581 91	403,455 09	372,549 27	123,396,997 70
Companies of foreign countries	1,668,029 93	11,626,314 27	625,452 39	18,760,497 72	257,073,132 01
Marine companies	510,041 17	7,897,317 57	831,968 82	5,595,010 29	97,706,018 17
Totals	\$2,772,235 35	\$29,141,677 21	\$1,915,621 45	\$24,763,553 16	\$482,512,262 43

TABLE No. 28—RECAPITULATION.

Showing the various items composing the Liabilities of Fire and Marine Insurance Companies doing business in California, on December 31, 1895.

Name.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends Remaining Unpaid.	Fire Reinsurance.
California companies	\$33,471 77	\$93,030 79	\$20,855 00	-----	\$1,365,009 99
Companies of other States	1,743,319 43	4,022,689 65	\$67,408 22	\$10,920 28	54,140,284 19
Companies of foreign countries	2,731,730 97	4,532,149 93	382,975 15	360,999 55	43,390,400 48
Marine companies	3,462,047 97	2,032,052 72	27,595 00	106,198 43	-----
Totals	\$7,970,570 14	\$10,679,923 09	\$1,298,833 37	\$478,118 26	\$98,895,694 66
Name.	Marine Reinsurance.		All Other Claims.	Total Liabilities, Capital Stock not included.	Net Surplus.
California companies	\$74,503 18		\$133,853 88	\$1,720,724 61	\$1,315,389 94
Companies of other States	764,942 83		2,306,132 24	63,855,696 84	30,363,300 86
Companies of foreign countries	1,386,311 08		109,753,470 11	162,538,037 27	76,656,451 96
Marine companies	5,925,410 93		28,063,434 12	39,616,739 17	37,941,743 82
Totals	\$8,151,168 02		\$140,256,890 35	\$267,731,197 89	\$146,276,886 58

TABLE No. 29—RECAPITULATION.

Showing the various items composing the Incomes of Fire and Marine Insurance Companies doing business in California, on December 31, 1895.

Name.	Fire Premiums.	Marine Premiums.	Interest on Mortgage Loans.	Interest and Dividends from Other Sources.	Rents.	From all Other Sources.	Total Income.
California companies	\$1,697,902 04	\$232,045 67	\$55,366 38	\$111,656 41	\$29,326 96	-----	\$2,136,897 46
Companies of other States	60,269,292 53	2,678,152 64	909,214 94	3,716,923 56	321,358 35	\$96,165 52	67,991,107 54
Companies of foreign countries	73,270,514 58	3,001,590 07	198,805 55	5,736,904 05	-----	4,968,515 69	87,166,329 94
Marine companies	-----	26,041,190 60	199,537 28	1,993,640 91	-----	8,585,060 69	36,819,429 48
Totals	\$135,237,709 15	\$31,953,576 98	\$1,362,924 15	\$11,559,124 93	\$350,685 31	\$13,639,741 90	\$194,103,764 42

TABLE No. 30—RECAPITULATION.

Showing the various items composing the Expenditures of Fire and Marine Insurance Companies doing business in California, on December 31, 1895.

Name.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commission.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
California companies	\$843,861 83	\$156,249 85	\$156,000 00	\$273,171 67	\$234,288 35	\$40,362 08	\$187,219 27	\$1,891,153 05
Companies of other States	33,180,848 17	2,706,681 27	3,930,182 45	11,510,288 50	4,492,758 82	1,372,340 46	4,538,489 60	61,731,589 27
Companies of foreign countries	42,048,164 24	2,349,161 78	5,252,659 34	11,379,157 31	9,606,737 89	949,653 34	7,337,199 59	78,922,733 49
Marine companies	-----	20,645,867 13	2,656,051 88	1,658,394 47	2,483,130 76	364,624 43	6,779,294 78	34,587,363 45
Totals	\$76,072,874 24	\$25,857,960 03	\$11,994,893 67	\$24,821,011 95	\$16,816,915 82	\$27,76,980 31	\$18,842,203 24	\$177,132,839 26

TABLE No. 31—RECAPITULATION.

Showing amount of Risks Written, Premiums Received, and amount of Risks in Force on December 31, 1895, with Premiums thereon, of Fire and Marine Insurance Companies doing business in California.

Name.	RISKS WRITTEN DURING THE YEAR.					Total Premiums.	
	Fire.	Premiums.	Marine.	Premiums.	Premiums.		
California companies	\$206,276,402 00	\$2,528,372 29	\$31,002,959 00	\$436,908 21	\$436,908 21	\$2,965,280 50	
Companies of other States	6,668,340,509 00	74,383,041 51	664,751,517 00	3,564,343 63	3,564,343 63	77,947,385 14	
Companies of foreign countries	21,978,113,537 00	96,256,981 88	796,063,465 00	4,416,548 26	4,416,548 26	100,675,533 14	
Marine companies	-----	-----	7,502,031,696 00	31,207,923 47	31,207,923 47	31,207,923 47	
Totals	\$28,852,730,448 00	\$173,166,393 68	\$8,993,851,637 00	\$39,625,723 57	\$39,625,723 57	\$212,794,122 25	
Name.	RISKS IN FORCE DECEMBER 31, 1895.					Total Premiums.	
	Fire.	Premiums.	Marine.	Premiums.	Premiums.		
California companies	\$218,420,165 00	\$2,629,518 98	\$3,199,198 00	\$130,778 41	\$130,778 41	\$2,760,297 39	
Companies of other States	8,663,180,872 00	96,040,823 72	64,292,963 00	932,511 32	932,511 32	96,973,335 04	
Companies of foreign countries	16,265,876,330 00	80,188,092 74	131,983,866 00	1,293,205 90	1,293,205 90	81,481,298 64	
Marine companies	-----	-----	561,426,718 00	7,594,548 07	7,594,548 07	7,594,548 07	
Totals	\$25,147,477,367 00	\$178,858,435 44	\$763,902,745 00	\$9,951,043 70	\$9,951,043 70	\$188,809,479 14	

TABLE No. 32.

Showing the various items composing the Assets of Life Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	Real Estate.	Loans on Mortgages.	Collateral Loans.	Premium Notes.	Stocks and Bonds.
Pacific Mutual Life	San Francisco	\$908,935 08	\$1,016,144 80	\$39,813 98	\$41,794 07	\$456,157 49
Etna Life	Hartford	492,341 96	23,752,838 84	429,673 14	704,471 36	13,191,034 30
Connecticut Mutual Life	Hartford	7,679,481 68	36,080,328 53	12,300 00	1,160,955 66	14,665,846 00
Equitable Life	New York	40,884,088 80	27,194,562 12	2,615,500 00	-----	113,530,922 09
Germania Life	New York	2,185,829 97	11,354,145 00	-----	-----	5,755,375 57
Home Life	New York	1,702,225 12	2,501,447 52	125,400 00	486,889 18	3,410,733 30
Life Insurance Clearing Company	St. Paul	-----	31,625 00	-----	2,109 22	79,531 25
Manhattan Life	New York	3,882,500 00	3,560,099 00	1,246,412 50	557,017 37	4,140,919 50
Massachusetts Mutual Life	Springfield, Mass.	503,561 53	5,615,171 96	705,910 00	676,276 50	7,089,265 32
Mutual Benefit Life	Newark	1,821,678 73	32,074,240 21	2,273,500 00	4,406,146 15	12,388,289 33
Mutual Life	New York	22,137,984 28	67,649,243 28	10,276,525 00	-----	102,265,131 66
National Life	Montpelier, Vt.	763,603 57	4,478,674 45	143,775 00	303,894 09	4,438,934 79
New England Mutual Life	Boston	1,877,006 73	5,351,067 75	1,702,273 85	693,541 09	14,198,990 37
New York Life	New York	16,000,650 00	32,712,480 03	1,787,800 00	879,590 04	107,199,824 52
Northwestern Mutual Life	Milwaukee	1,400,863 15	59,041,112 24	-----	418,301 84	12,636,201 08
Penn Mutual Life	Philadelphia	1,676,282 61	11,228,358 67	2,796,995 10	803,942 20	7,842,155 25
Provident Savings Life	New York	256,384 28	224,450 00	75,000 00	-----	956,426 61
Travelers	Hartford	1,725,718 65	5,030,290 17	608,563 11	-----	9,008,031 97
Union Central Life	Cincinnati	444,609 62	11,028,702 46	-----	772,417 43	11,050 00
Union Mutual Life	Portland, Me.	799,151 39	1,394,808 33	653,557 96	244,227 85	3,324,020 38
United States Life	New York	241,700 00	4,639,650 00	75,145 58	-----	1,063,234 58
Washington Life	New York	577,469 15	10,336,210 68	357,000 00	-----	723,800 00
Totals	-----	\$107,969,976 30	\$356,205,601 04	\$25,925,145 22	\$12,151,584 05	\$133,975,475 56

TABLE No. 32—Continued.

Name.	Location.	Cash in Office and in Banks.	Interest Due and Accrued.	Net Uncollected Premiums.	All Other Admitted Assets.	Total Assets.
Pacific Mutual Life	San Francisco	\$140,981 15	\$65,585 55	\$160,369 86	\$86,297 53	\$2,916,079 51
Aetna Life	Hartford	2,809,832 41	1,055,270 61	386,927 86	719,755 62	43,542,146 10
Connecticut Mutual Life	Hartford	1,748,851 67	1,056,582 84	309,739 40	37,588 90	62,754,674 68
Equitable Life	New York	11,580,666 42	331,268 74	3,440,390 00	179,802 64	199,757,170 81
Germania Life	New York	320,834 39	187,294 67	437,627 85	931,261 01	21,172,368 46
Home Life	New York	168,879 37	95,234 31	174,895 26	316,149 09	8,981,863 35
Life Insurance Clearing Company	St. Paul	6,846 28	599 60	24,072 84	127 00	144,911 19
Manhattan Life	New York	254,413 63	113,106 98	241,661 29	233,496 82	14,199,621 09
Massachusetts Mutual Life	Springfield, Mass.	617,863 89	295,259 36	521,584 62	980,398 37	17,005,291 55
Mutual Benefit Life	Newark	580,306 65	1,155,395 51	704,477 46	2,822,795 52	58,226,800 56
Mutual Life	New York	12,010,474 38	1,848,432 11	3,315,392 31	200,870 18	219,704,053 20
National Life	Montpelier, Vt.	237,799 88	331,086 86	363,989 85	1,084,080 82	12,144,839 31
New England Mutual Life	Boston	461,608 93	247,432 53	331,989 21	436,063 16	25,297,583 62
New York Life	New York	6,144,943 88	1,253,948 20	4,854,587 95	3,950,165 92	174,791,990 54
Northwestern Mutual Life	Milwaukee	4,606,084 82	1,362,318 06	1,481,470 74	1,957,037 71	82,902,389 64
Penn Mutual Life	Philadelphia	203,318 19	310,725 42	629,757 86	1,686,969 36	27,178,504 66
Provident Savings Life	New York	140,777 77	18,823 50	214,963 49	27,409 91	1,914,185 56
Travelers	Hartford	1,498,281 50	190,872 35	545,043 30	758,419 31	19,425,220 36
Union Central Life	Cincinnati	81,116 36	425,107 51	183,453 06	1,397,697 20	14,342,153 64
Union Mutual Life	Portland, Me.	95,817 09	75,251 36	174,145 04	20,589 92	6,781,569 32
United States Life	New York	133,128 11	84,534 66	206,461 28	307,536 39	7,351,390 60
Washington Life	New York	790,895 63	129,860 50	255,829 18	511,060 03	13,655,065 17
Totals		\$44,633,722 40	\$10,631,991 23	\$18,960,839 71	\$18,645,537 41	\$1,034,189,872 92

TABLE No. 33.

Showing the various items composing the Liabilities, Capital Stock not included, of Life Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	Losses Adjusted and in process of Adjustment.	Losses Resisted.	Net Value of Outstanding Policies (Combined Experience Table), Interest 4 per cent.	Unpaid Dividends Due Policy Holders.	All Other Liabilities.	Total Liabilities.	Surplus as Regards Policy Holders.
Pacific Mutual Life	San Francisco	\$10,550 00	\$5,000 00	\$2,558,782 00	---	\$120,358 30	\$2,694,690 30	\$221,389 21
Etna Life	Hartford	194,082 00	15,346 00	35,773,880 00	\$515,997 89	168,214 40	36,667,520 29	6,874,625 81
Connecticut Mutual Life	Hartford	167,269 50	63,006 00	53,421,850 00	575,444 08	365,965 94	54,593,525 52	8,161,149 16
Equitable Life	New York	1,385,564 11	58,725 00	158,699,006 00	88,567 00	80,819 00	160,312,681 11	39,444,489 70
Germania Life	New York	135,423 41	58,686 87	19,015,288 00	54,353 67	76,487 01	19,340,218 96	1,832,149 50
Home Life	New York	92,171 50	49,000 00	7,805,622 00	6,558 72	3,312 86	7,966,665 08	1,023,198 27
Life Insurance Clearing Co.	St. Paul	13,662 94	2,513 00	12,910 87	---	10,267 33	39,354 14	105,557 05
Manhattan Life	New York	186,047 64	70,795 00	13,107,367 00	32,449 49	36,035 80	13,432,694 93	766,926 16
Massachusetts Mutual Life	Sp'gheld, Mass.	60,555 76	3,000 00	15,556,611 00	112,077 00	25,908 72	15,738,152 48	1,267,139 07
Mutual Benefit Life	Newark	227,881 38	5,000 00	53,623,328 00	354,082 30	82,089 86	54,192,391 54	4,034,409 62
Mutual Life	New York	716,856 95	317,710 20	191,336,459 00	---	452,949 41	192,824,005 56	26,880,047 64
National Life	Montpelier, Vt.	18,680 00	17,000 00	10,255,709 24	9,722 51	403,862 96	10,704,974 71	1,439,864 80
New England Mutual Life	Boston	106,187 98	---	22,916,493 00	127,163 64	---	23,149,844 62	2,147,739 00
New York Life	New York	1,303,329 65	53,083 30	147,740,666 00	130,386 74	1,525,906 96	150,753,312 65	24,038,677 89
Northwestern Mutual Life	Milwaukee	338,126 41	43,844 99	65,804,572 00	94,740 97	107,544 01	66,388,828 38	16,513,561 26
Penn Mutual Life	Philadelphia	121,710 00	12,000 00	23,610,438 00	51,777 70	98,796 27	23,895,721 97	3,282,782 69
Provident Savings Life	New York	138,500 00	54,286 00	978,235 00	---	28,803 08	1,200,824 08	713,361 48
Travelers	Hartford	137,422 36	191,637 60	14,431,672 00	---	2,008,804 64	16,769,536 60	2,665,683 76
Union Central Life	Cincinnati	32,030 58	27,500 00	12,454,679 00	5,282 74	165,534 19	12,685,026 51	1,657,127 13
Union Mutual Life	Portland, Me.	93,832 63	2,000 00	6,257,505 00	3,235 72	1,736 15	6,358,309 50	423,259 82
United States Life	New York	85,938 33	19,000 00	6,628,832 00	---	12,422 27	6,746,192 60	605,198 00
Washington Life	New York	63,687 11	---	13,058,135 00	---	9,948 85	13,131,770 96	523,294 21
Totals	-----	\$5,629,500 24	\$1,069,133 96	\$874,928,040 11	\$2,161,800 17	\$5,787,768 01	\$889,576,242 49	\$144,613,630 43

TABLE No. 34.
Showing the various items composing the Incomes of Life Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	Premiums.	Interest.	Rents.	All Other Sources.	Total Income.
Pacific Mutual Life	San Francisco	\$814,585 79	\$150,826 55	\$16,000 37		\$981,412 71
Edna Life	Hartford	4,914,981 96	1,661,782 79	18,598 13	\$329,000 22	6,924,333 10
Connecticut Mutual Life	Hartford	4,651,429 29	2,869,180 37	228,325 32	15,471 15	7,794,406 13
Equitable Life	New York	36,200,664 76	6,520,687 76	1,496,212 22	78,878 15	44,296,442 89
Germania Life	New York	3,016,128 81	849,711 70	135,823 05	4,275 74	4,005,939 30
Home Life	New York	1,617,005 52	310,698 47	71,469 07		1,999,173 06
Life Insurance Clearing Company	St. Paul	92,786 93	4,006 71		9,700 00	106,493 64
Manhattan Life	New York	2,083,792 63	466,285 13	200,195 99	25,360 61	2,775,634 36
Massachusetts Mutual Life	Springfield, Mass.	3,325,012 28	713,825 81	19,135 29	16,470 98	4,074,444 36
Mutual Benefit Life.	Newark	7,804,394 89	2,708,363 98	74,687 96	54,893 61	10,642,270 44
Mutual Life	New York	38,524,866 85	8,915,432 59	882,197 91	274,933 16	48,597,430 51
National Life	Montpelier, Vt.	2,786,564 39	487,722 96	25,186 32		3,299,473 67
New England Mutual Life	Boston	3,048,356 28	969,993 20	79,226 21		4,123,273 42
New York Life.	New York	30,318,751 45	6,880,962 91	661,551 20	5,697 73	37,892,265 56
Northwestern Mutual Life	Milwaukee	13,576,072 68	3,897,791 50	109,642 23	31,000 00	17,550,775 82
Penn Mutual Life	Philadelphia	5,371,134 76	1,258,496 55	58,629 73	27,269 41	6,740,312 94
Provident Savings Life	New York	2,158,043 34	61,771 67	27,074 72	52,051 90	2,246,859 73
Travelers	Hartford	4,927,386 16	794,330 42	65,908 64	18,579 55	5,806,204 77
Union Central Life	Cincinnati	3,106,672 70	842,820 84	6,642 20		3,956,135 54
Union Mutual Life	Portland, Me.	1,040,240 77	263,737 59	23,115 87	26,619 15	1,353,713 38
United States Life	New York	1,149,111 72	322,363 98	12,614 92	3,741 03	1,487,831 65
Washington Life	New York	2,087,794 56	593,776 86	15,668 62	1,570 51	2,698,810 55
Totals		\$172,665,678 52	\$41,484,540 34	\$4,227,905 97	\$975,512 90	\$219,353,637 73

TABLE No. 35.

Showing the various items composing the Expenditures of Life Insurance Companies doing business in California, on December 31, 1893.

Name.	Location.	Losses and Matured Endowments.	Surrendered Policies.	Dividends to Policy Holders.	Dividends to Stockholders.	Commissions.
Pacific Mutual Life	San Francisco	\$320,110 48	\$71,640 69	\$86,979 91	\$8,000 00	\$179,885 95
Etna Life	Hartford	3,278,438 33	436,043 56	834,722 40	156,250 00	551,925 52
Connecticut Mutual Life	Hartford	4,382,390 70	657,179 80	1,242,947 93		343,584 73
Equitable Life	New York	12,151,287 51	5,007,445 87	2,002,954 23	7,000 00	3,912,691 29
Germania Life	New York	1,660,099 32	396,242 26	149,852 29	24,000 00	301,742 66
Home Life	New York	534,475 28	163,405 72	174,193 88	15,000 00	256,675 45
Life Insurance Clearing Company	St. Paul	21,662 17	961 65			26,007 39
Manhattan Life	New York	1,265,920 65	251,265 07	101,899 78	16,000 00	280,382 55
Massachusetts Mutual Life	Springfield, Mass.	1,082,279 59	365,315 88	442,741 05		443,133 02
Mutual Benefit Life	Newark	4,049,677 41	1,250,260 52	1,527,440 23		501,035 31
Mutual Life	New York	14,373,283 59	6,332,215 19	1,947,867 38		6,102,809 17
National Life	Montpelier, Vt.	781,250 55	489,640 57	112,465 27		420,445 72
New England Mutual Life	Boston	1,663,416 00	476,555 28	525,141 42		238,477 13
New York Life	New York	10,749,478 31	2,884,254 93	1,808,336 14		4,235,955 11
Northwestern Mutual Life	Milwaukee	3,512,740 40	872,671 38	1,296,894 65		1,543,571 52
Penn Mutual Life	Philadelphia	1,797,208 70	553,040 27	822,086 08		503,194 88
Provident Savings Life	New York	1,220,791 74	8,352 51	260,686 50	6,977 60	315,659 68
Travelers	Hartford	1,961,695 59	281,561 93		100,000 00	953,294 23
Union Central Life	Cincinnati	711,266 94	384,830 93	134,146 52	10,000 00	443,454 38
Union Mutual Life	Portland, Me.	628,038 76	78,778 64	31,072 30		174,006 80
United States Life	New York	606,312 94	125,615 31	30,380 85	30,800 00	155,355 76
Washington Life	New York	1,242,127 01	349,028 89	208,068 90	8,750 00	186,037 68
Totals		\$68,043,951 97	\$21,441,306 85	\$13,750,877 71	\$382,777 60	\$22,398,886 93

TABLE No. 35—Continued.

Name.	Location.	Salaries.	Medical Examiners' Fees.	All Other Payments.	Total Expendi- tures.
Pacific Mutual Life	San Francisco	\$49,545 77	\$11,298 23	\$117,037 16	\$853,928 19
Etna Life	Hartford	113,343 57	40,654 73	513,498 02	5,924,876 13
Connecticut Mutual Life	Hartford	141,612 24	24,510 56	584,557 89	7,376,783 85
Equitable Life	New York	604,183 79	257,145 46	3,749,377 28	27,692,085 43
Germania Life	New York	83,775 32	25,095 83	276,920 69	2,917,728 37
Home Life	New York	79,976 62	26,987 00	271,794 97	1,577,488 92
Life Insurance Clearing Company	St. Paul	11,467 30	4,090 47	17,161 99	81,310 97
Manhattan Life	New York	93,721 65	45,590 02	342,385 92	2,397,165 64
Massachusetts Mutual Life	Springfield, Mass.	98,437 19	39,995 50	285,278 91	2,757,181 14
Mutual Benefit Life	Newark	175,780 13	90,889 96	558,041 64	8,453,125 20
Mutual Life	New York	587,645 06	411,368 91	3,772,701 22	33,527,890 52
National Life	New York	45,505 32	38,114 28	336,339 78	2,223,761 49
New England Mutual Life	Boston	117,699 78	19,772 00	294,810 37	3,333,871 98
New York Life	New York	541,392 11	361,736 49	4,081,932 79	24,663,055 88
Northwestern Mutual Life	Milwaukee	306,196 26	119,691 15	1,004,897 06	8,656,862 42
Penn Mutual Life	Philadelphia	113,620 63	43,618 86	392,626 20	4,225,395 62
Provident Savings Life	New York	91,973 91	34,896 19	204,843 56	2,147,211 69
Travelers	Hartford	144,445 39	40,892 42	746,725 15	4,258,584 71
Union Central Life	Cincinnati	89,051 41	46,286 00	347,760 17	2,166,776 35
Union Mutual Life	Portland, Me.	54,445 48	26,604 55	183,660 87	1,176,667 40
United States Life	New York	55,451 86	16,361 50	189,042 55	1,209,290 77
Washington Life	New York	96,040 38	18,534 32	212,189 55	2,320,776 73
Totals		\$3,698,311 17	\$1,743,974 43	\$18,483,583 74	\$149,943,619 40

TABLE No. 36.

Showing the Number and Amount of Policies, including additions, in force at the end of the previous year, and an Exhibit of the Policies Issued and of those which have ceased to be in force during the year, and those in force at the end of the year, of Life Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	POLICIES IN FORCE DECEMBER 31, 1894.		POLICIES ISSUED AND REVIVED DURING THE YEAR.		TOTAL.	
		Number.	Amount Insured.	Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life	San Francisco	5,982	\$14,152,895 00	1,442	\$2,990,833 00	7,424	\$17,143,728 00
Etna Life	Hartford	83,370	135,907,796 00	10,445	20,744,280 00	93,815	156,652,076 00
Connecticut Mutual Life	Hartford	65,979	156,686,571 00	4,478	11,518,525 00	70,457	168,205,386 00
Equitable Life	New York	281,577	913,556,733 00	44,158	132,078,530 00	325,735	1,045,635,263 00
Germania Life	New York	40,012	68,898,797 00	5,650	9,192,415 00	45,662	78,091,212 00
Home Life	New York	19,944	38,807,735 00	5,823	12,311,313 00	25,567	51,119,048 00
Life Insurance Clearing Company	St. Paul	1,171	2,815,000 00	1,976	4,413,577 00	3,147	7,228,577 00
Manhattan Life	New York	25,142	61,618,675 00	5,553	13,884,176 00	30,695	75,502,851 00
Massachusetts Mutual Life	Springfield, Mass.	34,394	89,877,280 00	8,687	21,322,202 00	43,081	111,199,482 00
Mutual Benefit Life	Newark	80,744	209,369,328 00	13,446	32,846,458 00	94,190	242,215,986 00
Mutual Life	New York	292,199	836,929,791 00	59,312	158,361,032 00	351,511	995,290,823 00
National Life	Montpelier, Vt.	30,186	64,975,950 00	7,523	12,998,186 00	37,709	77,974,004 00
New England Mutual Life	Boston	32,999	93,868,387 00	4,689	136,000,317 00	37,688	106,866,573 00
New York Life	New York	262,246	771,837,770 00	54,634	56,798,291 00	316,880	828,635,067 00
Northwestern Mutual Life	Milwaukee	144,900	340,697,569 00	23,644	56,798,291 00	168,544	397,495,860 00
Penn Mutual Life	Philadelphia	49,551	126,537,075 00	8,969	23,071,598 00	58,550	149,608,673 00
Provident Savings Life	New York	25,655	84,025,038 00	7,867	23,191,178 00	33,522	107,216,216 00
Travelers	Hartford	30,902	84,364,630 00	5,528	17,296,407 00	36,430	101,650,937 00
Union Central Life	Cincinnati	45,747	75,211,298 00	14,015	26,676,007 00	59,762	101,887,305 00
Union Mutual Life	Portland, Me.	19,550	36,312,041 00	5,645	9,087,807 00	25,195	45,399,848 00
United States Life	New York	18,548	42,199,250 00	2,600	6,266,296 00	21,148	48,465,546 00
Washington Life	New York	24,643	49,628,097 00	4,490	7,997,440 00	29,133	57,625,537 00
Totals		1,615,441	\$4,298,278,106 00	300,404	\$754,844,922 00	1,915,845	\$5,053,123,028 00

TABLE No. 37.

Showing the Number and Amount of Policies which have ceased to be in force during the year, with their mode of termination, of Life Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	BY DEATH.		BY EXPIRATION AND MATURITY.		BY SURRENDER.	
		Number.	Amount Insured.	Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life.....	San Francisco	67	\$136,445 00	10	\$38,478 00	250	\$765,085 00
Aetna Life.....	Hartford	1,327	2,319,524 00	1,554	2,693,362 00	1,395	2,277,233 00
Connecticut Mutual Life.....	Hartford	1,560	3,316,889 00	248	483,390 00	695	1,543,091 00
Equitable Life.....	New York	3,160	11,553,943 00	481	1,539,444 00	11,028	38,576,377 00
Germania Life.....	New York	609	1,153,512 00	454	663,970 00	947	1,699,922 00
Home Life.....	New York	261	487,124 00	60	96,850 00	778	1,670,579 00
Life Insurance Clearing Company.....	St. Paul	26	75,000 00			10	23,000 00
Manhattan Life.....	New York	459	1,169,412 00	56	143,673 00	314	659,204 00
Massachusetts Mutual Life.....	Springfield, Mass.	347	949,070 00	110	199,111 00	1,105	2,940,727 00
Mutual Benefit Life.....	Newark	1,183	3,836,585 00	1,057	2,925,000 00	3,126	7,890,421 00
Mutual Life.....	New York	3,628	12,377,658 00	1,077	2,855,922 00	11,201	30,353,488 00
National Life.....	Montpelier, Vt.	319	758,959 00	107	266,542 00	1,568	3,270,826 00
New England Mutual Life.....	Boston	459	1,399,129 00	176	446,757 00	880	2,219,722 00
New York Life.....	New York	2,817	8,556,399 00	1,013	3,545,315 00	5,182	16,114,312 00
Northwestern Mutual Life.....	Milwaukee	1,209	2,972,555 00	533	3,374,442 00	3,114	5,117,804 00
Penn Mutual Life.....	Philadelphia	538	1,589,074 00	377	1,092,514 00	1,423	3,214,477 00
Provident Savings Life.....	New York	341	1,258,723 00	5,230	16,314,935 00	998	4,269,850 00
Travelers.....	Hartford	257	1,240,968 00	250	614,288 00	487	1,245,495 00
Union Central Life.....	Cincinnati	329	586,398 00	256	409,690 00	517	1,010,751 00
Union Mutual Life.....	Portland, Me.	278	501,575 00	478	793,257 00	215	477,726 00
United States Life.....	New York	259	571,342 00	195	626,115 00	200	560,310 00
Washington Life.....	New York	369	874,755 00	236	387,845 00	1,038	2,423,896 00
Totals.....		19,902	\$58,585,039 00	13,958	\$39,451,900 00	46,471	\$128,323,296 00

TABLE No. 37—Continued.

Name.	Location.	By LAFSE.		BY CHANGE AND DECREASE, AND NOT TAKEN.	
		Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life	San Francisco	578	\$1,370,370 00	230	\$575,210 00
Ætna Life	Hartford	2,399	5,537,433 00	1,772	3,797,263 00
Connecticut Mutual Life	Hartford	1,128	2,592,100 00	220	1,627,870 00
Equitable Life	New York	16,625	48,084,435 00	7,063	33,071,511 00
Germania Life	New York	2,015	3,846,039 00	865	1,792,107 00
Home Life	New York	1,846	3,555,400 00	1,018	2,895,292 00
Life Insurance Clearing Company	St. Paul	388	840,300 00	939	2,145,847 00
Manhattan Life	New York	2,250	5,689,926 00	1,800	6,228,460 00
Massachusetts Mutual Life	Springfield, Mass.	1,817	3,804,400 00	1,799	6,294,513 00
Mutual Benefit Life	Newark	2,154	4,542,443 00	1,754	4,102,821 00
Mutual Life	New York	21,327	48,063,353 00	254	3,181,545 00
National Life	Montpelier, Vt.	1,893	3,806,450 00	1,080	2,957,585 00
New England Mutual Life	Boston	742	1,820,652 00	462	2,383,257 00
New York Life	New York	30,175	70,822,845 00		9,771,887 00
Northwestern Mutual Life	Milwaukee	5,076	10,023,239 00	2,827	11,748,585 00
Penn Mutual Life	Philadelphia	3,147	7,751,913 00	1,321	5,874,378 00
Provident Savings Life	New York	300	634,700 00	949	2,923,087 00
Travelers	Hartford	1,429	5,111,049 00	1,657	6,084,019 00
Union Central Life	Cincinnati	6,055	10,267,880 00	2,495	5,392,308 00
Union Mutual Life	Portland, Me.	1,981	4,007,000 00	1,327	1,688,141 00
United States Life	New York	2,471	6,447,260 00	513	1,387,940 00
Washington Life	New York	2,242	4,208,543 00	483	1,134,749 00
Totals		107,938	\$252,827,690 00	30,828	\$116,808,315 00

TABLE No. 38.

Summary of Assets, Liabilities, Income, Expenditures, etc., of Miscellaneous Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	Cash Capital Paid Up.	Assets.	Liabilities, Capital Not Included.	Income.	Expenditures.	Net Surplus.
American Surety	New York	\$2,500,000 00	\$4,903,366 65	\$907,405 17	\$1,095,019 55	\$948,536 70	\$1,495,961 48
California Title Ins. and Trust	San Francisco	250,000 00	386,185 66	123,200 00	83,202 89	50,907 43	12,985 66
Employers Liability	London		1,075,911 69	707,340 56	1,003,078 50	1,016,162 47	368,571 13
Fidelity and Casualty	New York	250,000 00	2,341,085 72	1,772,090 46	2,603,678 87	2,415,315 03	318,995 26
Fidelity and Deposit	Baltimore	750,000 00	1,419,776 38	190,793 10	381,845 18	211,761 36	478,983 28
Hartford Steam Boiler	Hartford	501,000 00	2,013,186 46	1,279,915 87	975,379 92	923,304 38	233,270 59
Lloyds Plate Glass	New York	250,000 00	632,782 38	227,020 22	418,815 77	387,417 95	156,762 16
London Guarantee and Accident	London		667,516 23	384,118 33	532,873 13	370,497 70	153,337 90
Metropolitan Plate Glass	New York	100,000 00	447,539 09	152,020 44	290,895 83	243,331 96	195,518 65
National Surety	Kansas City, Mo.	350,000 00	492,664 22	95,253 45	210,402 10	154,561 30	47,410 77
New York Plate Glass	New York	100,000 00	273,703 15	110,678 54	204,052 98	159,722 57	63,034 61
Pacific Surety	San Francisco	100,000 00	159,196 83	21,652 29	41,332 30	39,702 00	37,534 54
Preferred Accident	New York	100,000 00	457,145 42	248,514 75	843,535 38	817,788 10	108,630 67
Security Loan and Trust	Los Angeles	134,100 00	256,988 78	105,511 26	393,522 63	386,640 48	17,377 52
Standard Life and Accident	Detroit	200,000 00	844,854 33	582,549 07	970,710 09	921,920 21	62,305 26
Title Insurance and Trust	Los Angeles	400,000 00	450,242 09	1,359 92	71,591 65	50,415 94	48,882 17
Union Casualty and Surety	St. Louis	250,000 00	765,304 02	438,798 81	841,108 69	779,996 75	76,505 21
United States Casualty	New York	300,000 00	526,340 10	175,648 35	336,704 63	295,537 04	50,691 75
Totals		\$6,534,100 00	\$18,114,789 20	\$7,523,870 59	\$10,975,750 12	\$10,173,519 42	\$4,056,818 61

TABLE No. 39.
Showing the various items composing the Assets of Miscellaneous Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	Real Estate.	Mortgage Loans.	Stocks and Bonds Owned by the Company.	Collateral Loans.	Cash in Office and in Banks.
American Surety	New York	\$3,152,175 52	\$15,000 00	\$1,431,436 24	\$26,000 00	\$81,407 44
California Title Insurance and Trust	San Francisco	41,976 82	202,619 99			273 22
Employers Liability	London					20,768 43
Fidelity and Casualty	New York	579,460 49		854,400 00		70,093 16
Fidelity and Deposit	Baltimore	575,532 57		1,384,870 00		97,046 51
Hartford Steam Boiler	Hartford	59,738 28	302,210 00	698,235 00		58,358 08
Lloyds Plate Glass	New York	265,000 00	18,000 00	1,344,759 88		19,542 48
London Guarantee and Accident	London			281,307 50		53,146 73
Metropolitan Plate Glass	New York	150,000 00		513,580 44		38,557 76
National Surety	New York		225,500 00	212,671 50		74,763 66
New York Plate Glass	Kansas City, Mo.	8,550 00		163,300 00		5,816 95
Pacific Surety	New York			245,700 00		61,137 42
Preferred Accident	San Francisco	4,500 00	85,537 52			110,231 47
Security Loan and Trust	New York			233,509 70		19,074 44
Standard Life and Accident	Los Angeles	42,762 57	120,372 94	17,800 00	3,640 00	66,886 05
Title Insurance and Trust	Detroit	6,000 00	347,480 23	214,000 00		10,397 82
Union Casualty and Surety	Los Angeles	82,732 14	78,405 00	42,002 10		36,625 74
United States Casualty	St. Louis		201,612 50	310,635 00	25,000 00	103,548 39
	New York			374,829 06		
Totals		\$4,968,428 39	\$1,600,738 18	\$8,323,056 42	\$54,640 00	\$631,275 75

TABLE No. 39—Continued.

Name.	Location.	Interest Due and Accrued.	Premiums in Course of Collection.	All Other Assets.	Total Assets.
American Surety	New York	\$42,444 89	\$151,902 56	-----	\$4,903,366 65
California Title Insurance and Trust	San Francisco	8,667 55	7,079 00	\$125,569 08	386,185 66
Employers Liability	London	6,797 50	193,945 76	-----	1,075,911 69
Fidelity and Casualty	New York	2,655 16	296,198 50	7,808 41	2,341,085 72
Fidelity and Deposit	Baltimore	-----	48,342 30	-----	1,419,776 38
Hartford Steam Boiler	Hartford	32,913 86	215,206 36	-----	2,013,186 46
Lloyds Plate Glass	New York	2,012 16	47,920 24	-----	633,782 38
London Guarantee and Accident	London	3,587 72	97,201 34	-----	667,516 23
Metropolitan Plate Glass	New York	383 33	45,926 50	-----	447,539 09
National Surety	Kansas City, Mo.	4,557 92	9,992 64	2,000 00	492,664 22
New York Plate Glass	New York	-----	22,179 84	6 36	273,703 15
Pacific Surety	San Francisco	3,740 64	4,281 25	-----	159,196 83
Preferred Accident	New York	2,218 25	111,186 00	-----	457,145 42
Security Loan and Trust	Los Angeles	9,948 49	25 00	43,365 34	256,988 78
Standard Life and Accident	Detroit	17,117 89	133,570 16	-----	844,854 33
Title Insurance and Trust	Los Angeles	1,505 03	-----	235,000 00	450,242 09
Union Casualty and Surety	St. Louis	1,887 19	189,543 59	-----	765,304 02
United States Casualty	New York	4,841 67	43,120 98	-----	526,340 10
Totals	-----	\$145,279 25	\$1,677,622 02	\$413,749 19	\$18,114,789 20

TABLE No. 40.

Showing the various items composing the Liabilities, except Capital Stock, of Miscellaneous Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	Losses Unadjusted.	Losses Resisted.	Cash Dividends.	Reinsurance.
American Surety	New York	\$129,915 66	\$94,353 43	-----	\$508,999 06
California Title Insurance and Trust	San Francisco	-----	-----	-----	-----
Employers Liability	London	233,830 00	15,295 00	-----	458,215 56
Fidelity and Casualty	New York	157,658 78	251,888 78	-----	1,342,629 07
Fidelity and Deposit	Baltimore	22,229 45	-----	-----	168,563 65
Hartford Steam Boiler	Hartford	6,856 22	-----	-----	1,273,059 65
Lloyds Plate Glass	New York	3,644 89	-----	-----	202,572 42
London Guarantee and Accident	London	7,326 66	116,250 00	-----	257,648 65
Metropolitan Plate Glass	New York	2,000 00	-----	-----	132,739 38
National Surety	Kansas City, Mo.	10,328 12	10,000 00	-----	73,589 43
New York Plate Glass	New York	3,655 16	-----	\$5,000 00	100,798 43
Pacific Surety	San Francisco	4,238 00	-----	251 00	16,922 10
Preferred Accident	New York	63,785 00	4,225 00	-----	180,504 75
Security Loan and Trust	Los Angeles	-----	-----	522 00	160 75
Standard Life and Accident	Detroit	24,430 00	93,560 63	-----	464,538 44
Title Insurance and Trust	Los Angeles	-----	-----	-----	-----
Union Casualty and Surety	St. Louis	22,704 00	69,750 00	-----	344,394 81
United States Casualty	New York	29,696 30	9,950 00	-----	135,225 72
To totals	-----	\$722,298 24	\$665,272 84	\$5,773 00	\$5,702,601 87

TABLE No. 40—Continued.

Name.	Location.	All Other Claims.	Total Liabilities, Capital not included.	Net Surplus.
American Surety	New York	\$114,137 02	\$907,405 17	\$1,495,961 48
California Title Insurance and Trust	San Francisco	423,200 00	123,200 00	12,985 06
Employers Liability	London	-----	707,340 56	368,571 13
Fidelity and Casualty	New York	19,913 83	1,772,090 46	318,995 26
Fidelity and Deposit	Baltimore	-----	190,793 10	478,983 28
Hartford Steam Boiler	Hartford	-----	1,279,915 87	233,270 59
Lloyds Plate Glass	New York	-----	227,020 22	156,762 16
London Guarantee and Accident	London	20,802 91	384,118 33	283,397 90
Metropolitan Plate Glass	New York	17,261 06	152,020 44	195,518 65
National Surety	Kansas City, Mo.	1,335 90	95,253 45	47,410 77
New York Plate Glass	New York	1,224 95	110,678 54	63,024 61
Pacific Surety	San Francisco	241 19	21,632 29	37,544 54
Preferred Accident	New York	-----	248,514 75	108,630 67
Security Loan and Trust	Los Angeles	104,828 51	105,511 26	17,377 52
Standard Life and Accident	Detroit	-----	582,549 07	62,305 26
Title Insurance and Trust	Los Angeles	1,359 92	1,359 92	48,882 17
Union Casualty and Surety	St Louis	1,950 00	438,798 81	76,805 21
United States Casualty	New York	776 33	176,648 35	50,691 75
Totals	-----	\$409,924 64	\$7,523,870 59	\$4,056,818 61

TABLE No. 41.

Showing the various items composing the Incomes of Miscellaneous Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	Premiums.	Interest on Mortgages.	Interest and Dividends from Other Sources.	Received from all Other Sources.	Total Income.
American Surety.....	New York.....	\$1,013,342 95	\$750 00	\$45,172 20	\$35,754 40	\$1,095,019 55
California Title Insurance and Trust.....	San Francisco.....	52,769 15	17,266 90	10,391 84	2,775 00	83,202 89
Employers Liability.....	London.....	967,251 59		35,826 91		1,003,078 50
Fidelity and Casualty.....	New York.....	2,500,958 35	1,592 99	68,472 13	32,655 40	2,603,678 87
Fidelity and Deposit.....	Baltimore.....	313,093 10		14,885 00	53,867 08	381,845 18
Hartford Steam Boiler.....	Hartford.....	892,060 12	15,521 25	63,925 16	3,873 39	975,379 92
Lloyds Plate Glass.....	New York.....	392,184 05	359 28	11,901 38	14,371 06	418,815 77
London Guarantee and Accident.....	London.....	517,205 82		15,667 31		532,873 13
Metropolitan Plate Glass.....	New York.....	249,175 10		9,257 91	2,462 82	260,895 83
National Surety.....	Kansas City, Mo.....	182,482 17	13,802 21	3,735 79	10,382 00	210,402 10
New York Plate Glass.....	New York.....	194,665 17		9,462 81	25 00	204,052 98
Pacific Surety.....	San Francisco.....	32,195 28	9,045 58		91 41	41,332 30
Preferred Accident.....	New York.....	835,080 71		8,454 67		843,535 38
Security Loan and Trust.....	Los Angeles.....	1,210 00	11,648 01	952 93	385,711 72	399,592 66
Standard Life and Accident.....	Detroit.....	942,392 54	20,775 09	7,300 00	242 46	970,710 09
Title Insurance and Trust.....	Los Angeles.....	719 00	802 37	902 87	68,167 41	71,591 65
Union Casualty and Surety.....	St. Louis.....	815,908 74	10,682 62	13,526 68	990 65	841,108 69
United States Casualty.....	New York.....	332,802 46		3,898 87	3 30	336,704 63
Totals.....		\$9,935,396 23	\$102,246 30	\$323,734 46	\$612,373 13	\$10,973,750 12

TABLE No. 42.

Showing the various items composing the Expenditures of Miscellaneous Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	Losses.	Dividends.	Brokerage and Commission.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
American Surety Trust	New York	\$264,332 37	180,000 00	\$40,290 09	\$177,923 70	\$35,988 65	\$250,001 89	\$948,536 70
California Title Insurance and Trust	San Francisco	-----	-----	1,633 05	36,555 35	1,743 20	10,975 88	50,907 48
Employers Liability	London	608,215 92	-----	208,854 99	35,716 56	19,810 28	143,564 72	1,016,162 47
Fidelity and Casualty	New York	910,653 10	40,000 00	665,249 55	234,007 44	45,620 94	519,784 00	2,415,315 03
Fidelity and Deposit	Baltimore	51,400 04	20,000 00	46,817 99	26,412 93	17,151 15	49,979 25	211,761 36
Hartford Steam Boiler	Hartford	118,198 45	60,000 00	195,255 03	38,380 00	17,867 94	493,602 90	923,304 38
Lloyds Plate Glass	New York	144,420 21	50,000 00	111,625 22	43,924 56	13,670 19	23,777 77	387,417 95
London Guarantee and Accident	London	152,861 86	-----	141,977 80	20,117 66	9,711 05	45,829 33	370,497 70
Metropolitan Plate Glass	New York	102,390 62	16,000 00	79,356 39	23,634 38	7,779 83	14,170 74	243,331 96
National Surety	Kansas City, Mo.	28,660 61	-----	18,537 03	24,778 33	3,830 38	78,754 95	154,561 30
New York Plate Glass	New York	53,145 00	5,000 00	57,294 49	15,746 25	4,895 50	23,631 33	159,722 57
Pacific Surety	San Francisco	11,613 07	8,154 00	3,404 79	10,580 00	1,058 51	4,891 63	39,702 00
Preferred Accident	New York	353,870 35	6,000 00	240,000 00	58,964 00	13,005 89	145,947 86	817,788 10
Security Loan and Trust	Los Angeles	-----	7,524 00	2,271 90	6,830 70	10,715 97	359,297 91	386,640 48
Standard Life and Accident	Detroit	452,264 55	12,000 00	230,541 89	48,651 10	26,467 85	151,994 82	921,920 21
Title Insurance and Trust	Los Angeles	-----	6,095 00	45 35	30,353 31	817 55	13,104 73	50,415 94
Union Casualty and Surety	St. Louis	376,422 52	-----	268,961 09	39,494 70	19,103 34	76,015 10	779,986 75
United States Casualty	New York	82,081 56	-----	53,914 04	75,813 55	6,212 82	77,515 07	295,537 04
Totals	-----	\$3,710,530 23	\$410,773 00	\$2,366,030 75	\$947,884 52	\$255,461 04	\$2,482,839 88	\$10,173,519 42

TABLE No. 43.

Showing the amount of Risks Written, Premiums Received, and the amount of Risks in Force on December 31, 1895, with Premiums thereon, of Miscellaneous Insurance Companies doing business in California.

Name.	Location.	ACCIDENT.			
		Risks Written.	Premiums Thereon.	Risks in Force.	Premiums Thereon.
American Surety	New York	\$56,372,420 00	\$250,655 20	\$39,329,791 00	\$174,799 07
Employers Liability	London	307,413,440 00	1,156,142 88	209,455,735 00	841,726 32
Fidelity and Casualty	New York				
Fidelity and Deposit	Baltimore				
Hartford Steam Boiler	Hartford				
Lloyds Plate Glass	New York				
London Guarantee and Accident	London	17,386,950 00	163,356 15	13,829,700 00	119,476 81
Metropolitan Plate Glass	New York				
National Surety	Kansas City, Mo.				
New York Plate Glass	New York				
Pacific Surety	San Francisco	1,596,791 00	7,000 30	1,444,044 00	6,609 27
Preferred Accident	New York	862,705,000 00	946,266 71	341,100,000 00	334,301 50
Security Loan and Trust	Los Angeles				
Standard Life and Accident	Detroit	113,218,290 00	794,236 45	78,946,190 00	597,723 64
Union Casualty and Surety	St. Louis	47,658,750 00	498,720 65	36,438,050 00	291,346 08
United States Casualty	New York	377,293,775 00	365,211 39	152,572,415 00	226,306 28
Totals		\$1,783,645,416 00	\$4,181,589 73	\$873,113,925 00	\$2,591,288 97

TABLE No. 43—Continued.

Name.	Location.	EMPLOYERS' LIABILITY.			
		Risks Written.	Premiums Thereon.	Risks in Force.	Premiums Thereon.
American Surety.....	New York				
Employers Liability.....	London	\$184,981,349 00	\$831,028 22	\$164,442,989 00	\$730,857 73
Fidelity and Casualty.....	New York	138,990,405 00	1,106,506 85	120,394,405 00	902,872 57
Fidelity and Deposit.....	Baltimore				
Hartford Steam Boiler.....	Hartford				
Lloyds Plate Glass.....	New York				
London Guarantee and Accident	London				
Metropolitan Plate Glass.....	New York	49,003,700 00	444,476 46	54,862,700 00	385,509 17
National Surety.....	Kansas City, Mo.				
New York Plate Glass.....	New York				
Pacific Surety.....	San Francisco				
Preferred Accident.....	New York				
Security Loan and Trust.....	Los Angeles				
Standard Life and Accident.....	Detroit	50,541,500 00	418,878 85	42,008,500 00	331,393 24
Union Casualty and Surety.....	St. Louis	62,485,500 00	405,363 84	42,921,367 00	310,680 40
United States Casualty.....	New York	14,442,001 00	76,957 10	11,602,501 00	73,188 55
Totals.....		\$502,444,455 00	\$3,283,211 32	\$436,232,462 00	\$2,734,501 66

TABLE No 43—Continued.

Name.	Location.	BURGLARY.			
		Risks Written.	Premiums Thereon.	Risks in Force.	Premiums Thereon.
American Surety.....	New York				
Employers Liability.....	London				
Fidelity and Casualty.....	New York	\$12,962,277 00	\$92,727 63	\$11,073,377 00	\$79,089 07
Fidelity and Deposit.....	Baltimore				
Hartford Steam Boiler.....	Hartford				
Lloyds Plate Glass.....	New York				
London Guarantee and Accident.....	London				
Metropolitan Plate Glass.....	New York				
National Surety.....	Kansas City, Mo.				
New York Plate Glass.....	New York				
Pacific Surety.....	San Francisco				
Preferred Accident.....	New York				
Security Loan and Trust.....	Los Angeles				
Standard Life and Accident.....	Detroit				
Union Casualty and Surety.....	St. Louis				
United States Casualty.....	New York				
Totals -		\$12,962,277 00	\$92,727 63	\$11,073,377 00	\$79,089 07

TABLE No. 43—Continued.

Name.	Location.	FIDELITY.			
		Risks Written.	Premiums Thereon.	Risks in Force.	Premiums Thereon.
American Surety.....	New York.....	\$106,504,133 00	\$708,659 44	\$91,661,584 00	\$572,743 20
Employers Liability.....	London.....	6,386,324 00	28,383 66	5,551,340 00	24,672 62
Fidelity and Casualty.....	New York.....	51,496,838 00	296,204 75	39,446,411 00	232,161 15
Fidelity and Deposit.....	Baltimore.....	-----	-----	-----	-----
Hartford Steam Boiler.....	Hartford.....	-----	-----	-----	-----
Lloyds Plate Glass.....	New York.....	-----	-----	-----	-----
London Guarantee and Accident.....	London.....	1,924,700 00	12,465 05	1,578,200 00	10,311 31
Metropolitan Plate Glass.....	New York.....	-----	-----	-----	-----
National Surety.....	Kansas City, Mo.....	38,364,325 00	147,010 45	23,901,150 00	102,287 00
New York Plate Glass.....	New York.....	-----	-----	-----	-----
Pacific Surety.....	San Francisco.....	-----	-----	-----	-----
Preferred Accident.....	New York.....	-----	-----	-----	-----
Security Loan and Trust.....	Los Angeles.....	104,250 00	360 00	78,250 00	321 50
Standard Life and Accident.....	Detroit.....	-----	-----	-----	-----
Union Casualty and Surety.....	St. Louis.....	-----	-----	-----	-----
United States Casualty.....	New York.....	-----	-----	-----	-----
Totals.....	-----	\$204,780,570 00	\$1,193,083 35	\$162,216,935 00	\$942,496 78

TABLE No. 43—Continued.

Name.	Location.	PLATE GLASS.			
		Risks Written.	Premiums Thereon.	Risks in Force.	Premiums Thereon.
American Surety.....	New York				
Employers Liability.....	London				
Fidelity and Casualty.....	New York	\$11,702,748 00	\$313,891 82	\$9,827,362 00	\$261,858 22
Fidelity and Deposit.....	Baltimore				
Hartford Steam Boiler.....	Hartford				
Lloyds Plate Glass.....	New York	14,883,828 00	424,698 07	14,927,057 00	403,001 52
London Guarantee and Accident.....	London				
Metropolitan Plate Glass.....	New York	10,940,086 00	299,130 34	9,525,533 00	265,518 75
National Surety.....	Kansas City, Mo.				
New York Plate Glass.....	New York	9,812,537 00	249,791 27	7,958,260 00	201,596 85
Pacific Surety.....	San Francisco	4,269 00	117 48	4,269 00	117 48
Preferred Accident.....	New York				
Security Loan and Trust.....	Los Angeles				
Standard Life and Accident.....	Detroit				
Union Casualty and Surety.....	St. Louis	1,256,496 00	79,664 58	1,011,089 00	62,896 74
United States Casualty.....	New York				
Totals.....		\$48,590,964 00	\$1,367,293 56	\$43,253,570 00	\$1,194,989 56

TABLE No. 43—Continued.

Name.	Location.	STEAM BOILER.			
		Risks Written.	Premiums Thereon.	Risks in Force.	Premiums Thereon.
American Surety	New York				
Employers Liability	London				
Fidelity and Casualty	New York	\$74,211,076 00	\$282,788 94	\$79,725,310 00	\$363,099 60
Fidelity and Deposit	Baltimore				
Hartford Steam Boiler	Hartford	111,804,790 00	1,001,784 70	265,519,189 00	2,485,295 33
Lloyds Plate Glass	New York				
London Guarantee and Accident	London				
Metropolitan Plate Glass	New York				
National Surety	Kansas City, Mo.				
New York Plate Glass	New York				
Pacific Surety	San Francisco	220,000 00	1,512 50	212,000 00	1,497 50
Preferred Accident	New York				
Security Loan and Trust	Los Angeles				
Standard Life and Accident	Detroit				
Union Casualty and Surety	St. Louis	10,941,350 00	35,524 81	9,844,646 00	23,865 40
United States Casualty	New York	4,493,800 00	8,502 28	2,977,300 00	7,937 48
Totals		\$201,680,016 00	\$1,330,113 23	\$358,278,445 00	\$2,881,696 31

TABLE No. 43—Continued.

Name.	Location.	SURETY.			
		Risks Written.	Premiums Thereon.	Risks in Force.	Premiums Thereon.
American Surety.....	New York	\$99,873,047 00	\$608,801 52	\$94,376,898 00	\$514,739 32
Employers Liability.....	London	-----	-----	-----	-----
Fidelity and Casualty.....	New York	-----	-----	-----	-----
Fidelity and Deposit.....	Baltimore	75,133,430 00	349,500 47	45,225,849 00	337,127 30
Hartford Steam Boiler.....	Hartford	-----	-----	-----	-----
Lloyds Plate Glass.....	New York	-----	-----	-----	-----
London Guarantee and Accident.....	London.....	-----	-----	-----	-----
Metropolitan Plate Glass.....	New York	-----	-----	-----	-----
National Surety.....	Kansas City, Mo.	27,062,574 00	61,084 19	11,355,426 00	44,891 86
New York Plate Glass.....	New York	-----	-----	-----	-----
Pacific Surety.....	San Francisco	-----	-----	-----	-----
Preferred Accident.....	New York	-----	-----	-----	-----
Security Loan and Trust.....	Los Angeles	-----	-----	-----	-----
Standard Life and Accident.....	Detroit	-----	-----	-----	-----
Union Casualty and Surety.....	St. Louis	-----	-----	-----	-----
United States Casualty.....	New York	-----	-----	-----	-----
Totals	-----	\$202,069,051 00	\$1,019,386 18	\$150,958,173 00	\$926,758 48

TABLE No. 44.

Showing the various items composing the Assets of Assessment Life and Accident Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	Real Estate.	Loans on Mortgages.	Collateral Loans.	Stocks and Bonds.	Cash in Office and in Banks.
Bankers Alliance	Los Angeles					\$33,973 70
Bankers Life Association	Des Moines					71,420 49
Bankers Life Association	St. Paul		\$1,153,352 80		\$131,496 86	70,984 99
Bay State Beneficiary Association	Boston		3,700 00		436,000 00	29,658 73
California Mutual Benefit Society	San Francisco		1,000 00		148,500 00	984 16
Chicago Guaranty Fund Life Society	Chicago		7,700 00			44,028 30
Connecticut Indemnity Association	Waterbury		92,575 00	20,992 55	156,612 06	15,574 13
Covenant Mutual Life Association	Galesburg, Ill.				2,400 00	128,008 59
Des Moines Life Association	Des Moines		88,475 00	2,000 00	497,959 39	5,059 85
Fidelity Mutual Aid Association	San Francisco	\$709,920 02	238,318 13	25,698 63	41,101 14	7,253 17
Fidelity Mutual Life Association	Philadelphia	20,482 08	17,300 00		146,200 58	65,566 05
Hartford Life and Annuity	Hartford					1,398,556 06
International Indemnity Company	San Francisco	208,750 00	221,901 69	27,653 12		630 00
Massachusetts Benefit Life Association	Boston				340,963 75	222,935 28
Mutual Indemnity Company	San Francisco					253 40
Mutual Reserve Fund Life Association	New York	555,289 38	1,844,200 00		275,951 06	977,737 14
National Accident Society	New York				15,833 75	23,786 43
National Life Association	Hartford	90,955 75	76,447 00	6,263 40	90,079 57	19,031 91
New England Mutual Accident Association	Boston		10,300 00		34,995 00	29,942 94
Northwestern Life Association	Minneapolis	14,988 92	21,793 00	7,357 50	19,501 00	92,975 11
Northwestern Masonic Aid Association	Chicago		79,900 00		394,817 50	228,972 52
Pacific States Life	San Francisco		15,000 00			451 25
Security Mutual Life Association	Binghamton, N. Y.	8,566 45	193,800 00	600 00	6,025 85	107,463 56
Weekly Benefit Society	San Francisco					857 38
World Mutual Benefit Association	Wheeling, West Va.		2,500 00		5,600 00	5,669 57
Totals		\$1,588,952 60	\$4,068,262 62	\$143,105 20	\$2,744,097 51	\$3,586,574 71

TABLE No. 44—Continued.

Name.	Location.	Deposited for the Protection of Policy- holders.	Guarantee Fund Notes.	Interest Due and Accrued.	All Other Assets.	Total Assets.
Bankers Alliance	Los Angeles	\$10,000 00	\$92,769 09	\$30,760 64	-----	\$141,742 79
Bankers Life Association	Des Moines	1,000 00	546,160 47	-----	-----	1,934,191 26
Bankers Life Association	St. Paul	-----	104,605 00	-----	\$7,000 00	672,073 01
Bay State Beneficiary Association	Boston	6,335 00	-----	1,673 16	8,000 00	197,866 89
California Mutual Benefit Society	San Francisco	5,000 00	-----	59 00	-----	7,043 16
Chicago Guaranty Fund Life Society	Chicago	-----	-----	3,743 48	-----	212,083 84
Connecticut Indemnity Association	Waterbury	-----	-----	12,157 64	2,734 14	146,433 46
Covenant Mutual Life Association	Galesburg, Ill.	-----	-----	5,218 50	-----	631,961 70
Des Moines Life Association	Des Moines	1,000 00	-----	-----	33,821 98	277,644 75
Fidelity Mutual Aid Association	San Francisco	6,000 00	147,287 92	-----	-----	13,253 17
Fidelity Mutual Life Association	Philadelphia	-----	-----	-----	29,531 83	1,114,979 47
Hartford Life and Annuity	Hartford	-----	-----	4,843 67	-----	1,583,382 00
International Indemnity Company	San Francisco	5,000 00	-----	1,043 28	-----	5,896 67
Massachusetts Benefit Life Association	Boston	7,817 00	-----	266 67	-----	1,072,879 14
Mutual Indemnity Company	San Francisco	5,000 00	-----	4,899 39	37,958 91	5,253 40
Mutual Reserve Fund Life Association	New York	-----	-----	-----	-----	3,773,413 37
National Accident Society	New York	-----	-----	20,450 09	119,785 70	39,680 18
National Life Association	Hartford	-----	-----	-----	-----	284,491 33
New England Mutual Accident Association	Boston	-----	-----	1,713 70	-----	75,552 63
Northwestern Life Association	Minneapolis	-----	-----	314 69	-----	159,168 62
Northwestern Masonic Aid Association	Chicago	100,000 00	-----	2,553 09	-----	846,961 41
Pacific States Life	San Francisco	5,000 00	-----	3,271 39	-----	20,451 25
Security Mutual Life Association	Binghamton, N. Y.	-----	-----	2,738 87	50 00	319,244 73
Weekly Benefit Society	San Francisco	5,000 00	-----	45 00	25 00	5,927 38
World Mutual Benefit Association	Wheeling, West Va.	1,000 00	-----	63 33	850 00	10,682 90
Totals	-----	\$158,152 00	\$890,822 48	\$96,698 61	\$240,532 78	\$13,517,258 51

TABLE No. 45.

Showing the various items composing the Liabilities of Assessment Life and Accident Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	Losses Due and Unpaid.	Taxes Due and Accrued.	Salaries, Rent, etc., Due and Accrued.	Advance Assessments.	All Other Liabilities.	Total Liabilities.
Bankers Alliance	Los Angeles						None.
Bankers Life Association	Des Moines				\$875 36	\$1,900 00	\$2,775 36
Bankers Life Association	St. Paul						None.
Pay State Beneficiary Association	Boston						None.
California Mutual Benefit Society	San Francisco						None.
Chicago Guaranty Fund Life Society	Chicago				9,337 23	1,614 25	10,951 48
Connecticut Indemnity Association	Waterbury			\$1,100 00			1,100 00
Covenant Mutual Life Association	Galesburg, Ill.				9,605 73		9,605 73
Des Moines Life Association	Des Moines						None.
Fidelity Mutual Aid Association	San Francisco			55 67	120,019 25	51 17	120,074 92
Fidelity Mutual Life Association	Philadelphia				3,427 15	1,276,163 84	1,288,393 40
Hartford Life and Annuity	Hartford	\$250 00	\$8,552 41		167 75		167 75
International Indemnity Company	San Francisco						None.
Massachusetts Benefit Life Association	Boston						435 00
Mutual Indemnity Company	San Francisco	435 00			142,594 04	314,396 24	456,990 28
Mutual Reserve Fund Life Association	New York				6,274 50	200 00	6,474 50
National Accident Society	New York						
National Life Association	Hartford					159,842 70	159,842 70
New England Mutual Accident Association	Boston		200 00		232 24	500 00	932 24
Northwestern Life Association	Minneapolis					898 92	898 92
Northwestern Masonic Aid Association	Chicago	14,000 00			18,418 44	22,883 69	55,302 13
Pacific States Life	San Francisco	10,000 00		672 30		7,234 91	17,907 21
Security Mutual Life Association	Binghamton, N. Y.			3,523 15			3,530 55
Weekly Benefit Society	San Francisco			762 40		6,007 40	762 40
World Mutual Benefit Association	Wheeling, West Va.			7,000 00			7,000 00
Totals		\$24,685 00	\$8,752 41	\$13,113 52	\$310,951 69	\$1,791,693 12	\$2,149,195 74

TABLE No. 46.

Showing the various items composing the Incomes of Assessment Life and Accident Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	Membership Fees.	Annual Dues.	Assessments.	Medical Examiners' Fees, Paid by Applicant.	Interest and Rent.	From all Other Sources.	Total Income.
Bankers Alliance	Los Angeles	-----	-----	\$174,118 29	-----	\$2,698 19	-----	\$176,816 48
Bankers Life Association	Des Moines	\$85,198 89	\$106,746 31	397,478 22	-----	81,716 58	\$303,151 17	979,291 17
Bankers Life Association	St. Paul.	29,730 25	73,549 48	245,646 18	-----	19,883 61	49,003 25	417,812 77
Bay State Beneficiary Association.	Boston	479 86	115,471 01	657,541 61	-----	7,353 03	1,076 24	781,901 75
California Mutual Benefit Society.	San Francisco	10,303 00	14,457 25	-----	-----	330 00	-----	25,090 25
Chicago Guaranty Fund Life Soc'y.	Chicago.	16,951 67	22,645 06	107,453 98	\$32 00	8,318 16	8,793 19	164,194 06
Connecticut Indemnity Association	Waterbury	-----	54,519 07	143,860 53	-----	5,977 92	34,204 51	238,582 03
Covenant Mutual Life Association.	Galesburg, Ill.	-----	-----	1,646,390 71	-----	17,101 36	-----	1,663,492 07
Des Moines Life Association.	Des Moines	-----	-----	213,457 63	-----	6,060 05	67,337 50	286,855 18
Fidelity Mutual Aid Association.	San Francisco	5,678 00	36,406 36	-----	-----	305 00	44 70	42,434 06
Fidelity Mutual Life Association.	Philadelphia.	253,352 31	311,262 36	739,009 41	3,808 00	48,682 85	311 70	1,356,436 63
Hartford Life and Annuity	Hartford	80,415 00	259,184 77	1,423,788 98	23,137 44	57,455 84	7,953 90	1,851,935 93
International Indemnity	San Francisco	5,605 00	3,246 75	-----	-----	-----	600 00	9,451 75
Massachusetts Benefit Life Ass'n	Boston	258,179 43	237,535 79	-----	-----	-----	1,708 78	2,732,889 52
Mutual Indemnity	San Francisco	6,447 25	6,878 57	2,216,761 46	-----	28,654 06	-----	13,325 82
Mutual Reserve Fund Life Ass'n	New York	398,740 92	788,287 59	4,072,439 44	68,726 00	297,628 27	19,459 34	5,575,281 56
National Accident Society.	New York	5,652 00	-----	57,254 65	-----	436 87	-----	63,313 52
National Life Association	Hartford	-----	-----	746,085 46	-----	14,209 54	21,203 83	781,498 83
New England Mutual Accident Ass'n	Boston	-----	-----	165,682 29	-----	2,222 55	-----	180,271 57
Northwestern Life Association	Minneapolis	11,997 98	368 75	128,099 53	-----	4,100 96	-----	183,759 74
Northwestern Masonic Aid Ass'n.	Chicago.	-----	51,589 25	2,194,511 14	-----	18,760 66	336,848 81	2,550,120 61
Pacific States Life	San Francisco	10,134 06	-----	-----	-----	563 75	-----	10,697 81
Security Mutual Life Association.	Binghamton, N.Y.	-----	-----	350,083 27	1,961 00	9,935 66	39,168 40	401,148 33
Weekly Benefit Society	San Francisco	490 50	5,654 00	-----	1,021 00	45 00	-----	7,210 50
World Mutual Benefit Association.	Wheeling, West Va.	-----	-----	175,034 53	11,849 00	656 63	26,992 65	214,532 81
Totals	-----	\$1,109,356 12	\$2,037,802 37	\$15,544,697 31	\$110,534 44	\$683,076 54	\$922,857 97	\$20,708,234 75

TABLE No. 47.

Showing the items composing the Disbursements of Assessment Life and Accident Insurance Companies doing business in California, on December 31, 1895.

Name.	Location.	Losses and Claims.	Commissions to Agents.	Commissions for Collecting Assessments.	Salaries of Managers and Agents.	Office Salaries.
Bankers Alliance	Los Angeles	\$80,744 10	\$20,438 86			\$22,630 60
Bankers Life Association	Des Moines	366,000 00	84,644 88	\$21,949 97	\$5,404 60	35,276 70
Bankers Life Association	St. Paul	245,546 80	36,638 55	2,241 99	10,570 35	23,019 12
Bay State Beneficiary Association	Boston	742,737 27	22,357 39	2,055 15		17,386 83
California Mutual Benefit Society	San Francisco	6,308 00	9,170 75		1,255 40	4,183 50
Chicago Guaranty Fund Life Society	Chicago	90,451 35	18,521 49	2,927 89	1,800 00	11,790 67
Connecticut Indemnity Association	Waterbury	81,431 85	95,030 73	1,967 73	10,982 50	10,195 78
Covenant Mutual Life Association	Galesburg, Ill.	1,145,321 44	189,904 37		13,869 25	55,045 34
Des Moines Life Association	Des Moines	97,639 00	68,371 29		4,800 00	13,670 62
Fidelity Mutual Aid Association	San Francisco	12,156 24	5,590 00	6,079 70	3,000 00	6,443 01
Fidelity Mutual Life Association	Philadelphia	434,328 62	316,351 28	8,930 92	17,115 20	90,474 95
Hartford Life and Annuity	Hartford	1,270,773 79	152,918 21		6,563 05	71,600 69
International Indemnity	San Francisco	210 00	6,467 80	73 75	200 70	668 05
Massachusetts Benefit Life Association	Boston	1,703,958 34	325,310 97	3,704 42		55,887 87
Mutual Indemnity	San Francisco	1,660 34	8,169 15	134 40		2,182 80
Mutual Reserve Fund Life Association	New York	4,084,074 92	491,728 70	66,973 26	76,968 41	368,074 41
National Accident Society	New York	17,850 18	5,652 00	13,473 26		14,503 71
National Life Association	Hartford	397,340 00	201,766 23		7,280 10	32,708 55
New England Mutual Accident Association	Boston	72,344 56	15,275 36	30,952 31	6,803 01	25,744 02
Northwestern Life Association	Minneapolis	110,750 00	9,014 50	5,595 08	9,220 98	13,735 37
Northwestern Masonic Aid Association	Chicago	1,945,000 00	195,624 28	14,887 23	29,638 13	129,598 31
Pacific States Life	San Francisco		3,490 95			4,117 82
Security Mutual Life Association	Binghamton, N. Y.	75,290 58	125,117 92	6,390 14	3,865 80	15,965 84
Weekly Benefit Society	San Francisco	3,902 50	490 50	216 10		761 00
World Mutual Benefit Association	Wheeling, West Va.	58,031 12	56,474 36	16 21	15,422 00	15,995 11
Totals		\$13,043,851 00	\$2,464,590 56	\$188,589 51	\$224,879 48	\$1,041,570 67

TABLE No. 47—Continued.

Name.	Location.	Medical Examiners' Fees.	Rent, Taxes, Advertising, and Printing.	All Other Disbursements.	Total Disbursements.
Bankers Alliance.....	Los Angeles	\$12,502 85	\$13,256 01	\$22,708 73	\$172,981 15
Bankers Life Association.....	Des Moines	25,446 25	8,262 36	23,140 28	570,125 04
Bankers Life Association.....	St. Paul	5,113 00	10,416 86	17,460 27	351,066 94
Bay State Beneficiary Association.....	Boston	7,411 27	15,725 24	43,270 96	850,944 11
California Mutual Benefit Society.....	San Francisco	154 00	2,173 79	961 44	24,206 88
Chicago Guaranty Fund Life Society.....	Chicago	984 00	5,545 25	7,549 81	139,480 46
Connecticut Indemnity Association.....	Waterbury	7,104 00	8,609 92	24,187 68	239,510 19
Covenant Mutual Life Association.....	Galesburg, Ill.	34,345 85	32,336 42	88,659 10	1,559,481 77
Des Moines Life Association.....	Des Moines	1,339 50	4,412 27	34,475 57	224,708 25
Fidelity Mutual Aid Association.....	San Francisco	452 00	4,570 17	4,091 19	42,382 31
Fidelity Mutual Life Association.....	Philadelphia	37,190 51	55,691 06	105,974 35	1,006,066 89
Hartford Life and Annuity.....	Hartford	26,455 84	31,222 16	139,881 40	1,719,415 14
International Indemnity.....	San Francisco	5 00	680 50	455 95	8,821 75
Massachusetts Benefit Life Association.....	Boston	58,814 41	57,480 95	606,242 68	2,811,369 64
Mutual Indemnity.....	San Francisco	81,431 84	421,195 17	633 22	13,264 71
Mutual Reserve Fund Life Association.....	New York	247 50	7,218 91	263,662 50	5,854,169 21
National Accident Society.....	New York	10,321 00	8,758 20	3,665 50	62,611 06
National Life Association.....	Hartford	9,604 83	8,550 86	52,313 84	710,487 95
New England Mutual Accident Association.....	Boston	865 00	5,992 91	9,680 00	178,964 95
Northwestern Life Association.....	Minneapolis	26,373 68	23,771 93	9,570 86	164,744 40
Northwestern Masonic Aid Association.....	Chicago	235 00	1,993 34	71,565 20	2,442,518 76
Pacific States Life.....	San Francisco	11,958 00	12,809 47	3,211 60	13,048 72
Security Mutual Life Association.....	Binghamton, N. Y.	1,021 00	331 25	57,323 47	308,721 22
Weekly Benefit Society.....	San Francisco	13,037 90	12,319 27	648 65	7,371 00
World Mutual Benefit Association.....	Wheeling, West Va.			40,029 99	211,325 96
Totals.....		\$372,414 23	\$759,789 07	\$1,651,363 94	\$19,747,048 46

TABLE No. 48.

Showing the Risks Written and Risks Terminated, during the year ending December 31, 1895, of Assessment Life and Accident Insurance Companies doing business in California.

Name.	Location.	IN FORCE DECEMBER 31, 1894.			CERTIFICATES WRITTEN.		
		Number.	Amount.	Number.	Amount.	Number.	Amount.
Bankers Alliance	Los Angeles	4,299	\$10,592,500 00			5,128	\$11,287,750 00
Bankers Life Association	Des Moines	29,648	59,296,000 00			9,906	19,812,000 00
Bankers Life Association	St. Paul	11,743	23,486,000 00			2,421	4,842,000 00
Bay State Beneficiary Association	Boston	17,012	46,111,175 00			6,038	10,525,200 00
California Mutual Benefit Society	San Francisco	1,692	19,532 00			2,681	24,761 00
Chicago Guaranty Fund Life Society	Chicago	2,587	7,193,000 00			395	1,450,000 00
Connecticut Indemnity Association	Waterbury	4,366	7,250,400 00			2,872	7,796,700 00
Covenant Mutual Life Association	Galesburg, Ill.	45,322	98,440,375 00			12,633	20,019,500 00
Des Moines Life Association	Des Moines	8,314	10,689,000 00			4,974	6,767,500 00
Fidelity Mutual Aid Association	San Francisco	3,474	339,000 00			2,918	393,800 00
Fidelity Mutual Life Association	Philadelphia	22,744	53,132,900 00			8,086	19,571,919 00
Hartford Life and Annuity	Hartford	40,749	87,336,500 00			6,909	11,550,400 00
International Indemnity	San Francisco	None				1,127	160,700 00
Massachusetts Benefit Life Association	Boston	33,880	106,889,455 00			19,613	20,121,350 00
Mutual Indemnity	San Francisco	510	186,925 00			1,461	143,400 00
Mutual Reserve Fund Life Association	New York	96,067	293,366,106 00			23,526	59,738,790 00
National Accident Society	New York	4,158	37,397,500 00			1,318	16,688,750 00
National Life Association	Hartford	14,345	24,647,134 00			5,333	11,893,020 00
New England Mutual Accident Association	Boston	11,927	65,444,350 00			5,701	27,119,050 00
Northwestern Life Association	Minneapolis	10,032	14,411,550 00			3,467	4,878,350 00
Northwestern Masonic Aid Association	Chicago	48,081	141,154,500 00			7,580	15,169,000 00
Pacific States Life	San Francisco	None				239	507,500 00
Security Mutual Life Association	Binghamton, N. Y.	6,134	13,756,200 00			4,034	10,931,500 00
Weekly Benefit Society	San Francisco	613				109	
World Mutual Benefit Association	Wheeling, West Va.	7,230	16,744,500 00			11,849	12,022,600 00
Totals		430,837	\$1,117,774,602 00			151,151	\$293,415,540 00

TABLE No. 48—Continued.

Name.	Location.	CERTIFICATES TERMINATED.		IN FORCE DECEMBER 31, 1895.	
		Number.	Amount.	Number.	Amount.
Bankers Alliance	Los Angeles	2,593	\$6,130,000 00	6,834	\$15,750,250 00
Bankers Life Association	Des Moines	2,355	4,710,000 00	37,199	74,398,000 00
Bankers Life Association	St. Paul	1,851	3,702,000 00	12,313	24,626,000 00
Bay State Beneficiary Association	Boston	4,219	9,508,750 00	18,831	47,127,625 00
California Mutual Benefit Society	San Francisco	2,397	24,460 00	1,886	19,832 00
Chicago Guaranty Fund Life Society	Chicago	413	1,107,000 00	2,569	7,536,000 00
Connecticut Indemnity Association	Waterbury	2,462	5,013,025 00	4,776	10,034,075 00
Covenant Mutual Life Association	Galesburg, Ill.	13,730	25,649,125 00	44,255	92,810,750 00
Des Moines Life Association	Des Moines	2,308	3,421,500 00	10,980	14,015,000 00
Fidelity Mutual Aid Association	San Francisco	2,947	431,100 00	3,475	301,700 00
Fidelity Mutual Life Association	Philadelphia	5,491	13,341,476 00	25,339	50,363,343 00
Hartford Life and Annuity	Hartford	5,110	9,400,200 00	42,638	89,486,700 00
International Indemnity	San Francisco	867	122,600 00	260	38,100 00
Massachusetts Benefit Life Association	Boston	7,553	14,442,025 00	51,940	112,568,780 00
Mutual Indemnity	New York	1,374	271,125 00	600	59,200 00
Mutual Reserve Fund Life Association	New York	13,715	44,445,525 00	105,878	308,659,372 00
National Accident Society	New York	1,906	16,709,500 00	4,170	37,286,750 00
National Life Association	Hartford	3,277	5,798,654 00	16,401	30,741,500 00
New England Mutual Accident Association	Boston	6,667	30,517,850 00	11,021	62,043,550 00
Northwestern Life Association	Minneapolis	2,968	4,288,750 00	10,531	15,001,150 00
Northwestern Masonic Aid Association	Chicago	10,665	26,889,000 00	44,996	129,434,500 00
Pacific States Life	San Francisco	124	208,000 00	135	299,500 00
Security Mutual Life Association	Binghamton, N. Y.	1,759	4,550,350 00	8,409	20,137,350 00
Weekly Benefit Society	San Francisco	254		468	
World Mutual Benefit Association	Wheeling, West Va.	4,619	10,125,400 00	14,460	18,641,700 00
Totals		101,624	\$240,807,415 00	480,364	\$1,170,382,727 00

TABLE No. 49.

Statement of Office Collections, showing amounts collected from the different Companies for the year ending December 31, 1895, for filing and certifying copies of papers, taxes, and substitution of securities.

Name.	Amount.	Name.	Amount.
Fireman's Fund	\$25 00	Amount brought forward ...	\$25,652 98
Home Mutual	20 00	British America	30 00
Sun	20 00	Caledonian	22 00
Pacific Mutual Life	75 00	Commercial Union	20 00
Pacific Surety	20 00	Hamburg-Bremen	20 00
Etna	20 00	Helvetia Swiss Fire	30 00
Agricultural	493 37	Imperial	20 00
American	674 93	Lancashire	22 00
American Central	954 22	Lion Fire	20 00
American Fire (Pa.)	875 63	Liverpool & London & Globe ..	20 00
American Fire (N.Y.)	115 24	London	20 00
Broadway	254 26	London and Lancashire	20 00
Connecticut	20 00	Magdeburg Fire	20 00
Continental	921 24	Manchester Fire	22 00
Delaware	558 13	New Zealand	20 00
Equitable Fire and Marine	20 60	North British and Mercantile ..	22 00
Farragut Fire	5 48	North German Fire	20 00
Fire Association	1,043 91	Northern	20 00
Firemen's	386 67	Norwich Union	20 00
Franklin Fire	550 86	Palatine	22 50
German-American	789 86	Patriotic	20 00
Germania Fire	683 99	Phoenix	20 00
Girard Fire and Marine	178 01	Prussian National	40 00
Glen's Falls	198 30	Royal	20 00
Globe Fire	65 00	Royal Exchange	20 00
Greenwich	214 93	Scottish Union and National ..	24 50
Hanover Fire	1,194 52	Sun Fire	20 00
Hartford Fire	21 00	Svea Fire and Life	21 00
Home	1,136 56	Transatlantic Fire	24 50
Insurance Co. of North America ..	2,131 78	Union	20 00
Ins. Co. of the State of Penn.	334 73	Western	30 00
Manufacturers Lloyds	65 00	Hamburg-Magdeburg	1 00
Mercantile Lloyds	65 00	Alliance	20 00
Merchants	396 44	Alliance Marine	20 00
Merchants	20 00	Austrian Phoenix	20 00
Milwaukee Mechanics	991 38	Bavarian Lloyd	20 00
Mutual Fire	491 36	Baloise	30 00
Mutual Lloyds	65 00	Boston Marine	20 00
National Fire	21 00	British and Foreign Marine ..	20 00
Niagara Fire	829 75	Canton	20 00
Northwestern National	957 37	China Traders	120 00
Orient	24 50	Federal Marine	120 00
Pacific Fire	144 54	Fonciere	20 00
Pennsylvania Fire	802 69	Frankfort Marine	22 00
Phoenix	1,568 80	General Insurance Company ..	65 00
Phoenix	20 00	Helvetia General	30 00
Providence-Washington	20 00	Indemnity Mutual Marine	20 00
Queen	1,514 47	London & Provincial Marine ..	20 00
Springfield Fire and Marine	1,109 25	Mannheim	20 00
St. Paul Fire and Marine	601 36	Man On	20 00
Teutonia	20 00	Marine	20 00
Traders	20 00	Maritime	20 00
Traders Fire Lloyds	65 00	Munich	20 00
Union	124 52	National Marine	20 00
United Firemen's	216 09	North China	20 00
United States Fire	249 16	Ocean Marine	20 00
Westchester Fire	784 04	On Tai	20 00
Williamsburg City Fire	248 20	Reliance Marine	20 00
Firemen's	31 44	Sea	120 00
E. S. Heller	3 00	Standard Marine	20 00
Aachen and Munich Fire	127 00	Switzerland Marine	30 00
Atlas	21 00	Thames and Mersey	20 00
Baloise Fire	30 00	Tokio Marine	20 00
Amount carried forward	\$25,652 98	Amount carried forward	\$27,321 48

TABLE No. 49—Continued.

Name.	Amount.	Name.	Amount.
Amount brought forward	\$27,321 48	Amount brought forward	\$31,461 29
Transatlantic Marine	20 00	Bay State Beneficiary Association	20 00
Union Marine	20 00	California Mutual Benefit Society	20 00
United States Lloyds	20 00	Chicago Guaranty Fund Life	10 00
Univervo Marine	20 00	Society	20 00
Wilhelma	120 00	Connecticut Indemnity Association	20 00
Yangtze	20 00	Covenant Mutual Life Association	50 00
Ætna Life	20 00	Des Moines Mutual Life Association	70 00
Connecticut Mutual Life	20 00	Fidelity Mutual Aid Association	20 00
Equitable Life	30 00	Fidelity Mutual Life Association	30 00
Germania Life	20 00	Hartford Life and Annuity	20 00
Home Life	20 00	Knights Templars and Masons	70 00
Manhattan Life	20 00	Indemnity	25 00
Massachusetts Mutual Life	20 00	Los Angeles Mutual Life and	20 00
Mutual Benefit Life	20 00	Accident	20 00
Mutual Life	20 00	Massachusetts Benefit Life Association	20 00
National Life	20 00	Mutual Indemnity Association	20 00
New England Mutual Life	20 00	Mutual Reserve Fund Life Association	20 00
New York Life	30 00	National Accident Society	20 00
Northwestern Mutual Life	20 00	National Benevolent Association	20 00
Penn Mutual Life	1,846 96	National Life Association	30 00
Provident Savings Life	20 00	New England Mutual Accident	20 00
Travelers	20 00	Association	30 00
Union Central Life	676 90	Northwestern Life Association	20 00
Union Mutual Life	520 95	Northwestern Masonic Aid	35 00
United States Life	20 00	Association	20 00
Washington Life	20 00	Pacific States Life	20 00
Phoenix Mutual Life	20 00	Security Mutual Life Association	20 00
Employers Liability	20 00	United Life Insurance Association	20 00
Fidelity and Casualty	20 00	United States Mutual Accident Association	20 00
London Guarantee and Accident	30 00	Weekly Benefit Society	20 00
Preferred Accident	20 00	World Mutual Benefit Association	70 00
Standard Life and Accident	20 00	International Indemnity	35 00
Union Casualty and Surety	20 00	Total	\$32,236 29
United States Casualty	65 00		
Security Loan and Trust	20 00		
American Surety	30 00		
Fidelity and Deposit	20 00		
Hartford Steam Boiler	20 00		
Lloyds Plate Glass	20 00		
Metropolitan Plate Glass	20 00		
National Surety	30 00		
New York Plate Glass	20 00		
Title Insurance and Trust	55 00		
Bankers Alliance	20 00		
Bankers Life Association	25 00		
Bankers Life Association	20 00		
Amount carried forward	\$31,461 29		

I certify the foregoing to be a full, true, and correct statement of the receipts of the Insurance Department of the State of California for the year eighteen hundred and ninety-five.

M. R. HIGGINS,
Insurance Commissioner.

Subscribed and sworn to before me, this 18th day of May, 1896.

[NOTARIAL SEAL.] JAMES L. KING,
Notary Public in and for the City and County of San Francisco, State of California.

TWENTY-EIGHTH ANNUAL PRELIMINARY REPORT

OF THE

INSURANCE COMMISSIONER FOR THE STATE OF CALIFORNIA.

OFFICE OF INSURANCE COMMISSIONER,
No. 401 CALIFORNIA STREET,
SAN FRANCISCO, January 22, 1896. }

To HON. JAMES H. BUDD, *Governor of California*:

SIR: I herewith submit the preliminary report of the business transacted in the State of California for the year ending December 31, 1895, by the insurance companies authorized to do business by this department.

The tables presented herewith follow the usual form, except in assessment life insurance, where the aim has been to get fuller and more exact information.

The apparent decrease in amount in force as compared with last year is incorrect, as I am satisfied that the reports of last year were not accurate.

The reports show a general increase in business of this character.

There are no marked general changes in the business of the level premium companies—the amount in force being about the same as last year, while the amount written is a little less.

The marine insurance companies increased the amount written over 1894 by about \$20,000,000, with a corresponding increase in receipts of \$135,000. The year, however, was a very disastrous one, the losses increasing from \$418,106 22 in 1894 to \$887,761 60 in 1895. The loss ratio, in consequence, jumped from 37.5 to 71.1.

The fire tables will furnish a field for study to insurance men for many months.

It is a well known fact that rates have been sadly demoralized during the entire year; that much business expiring beyond 1895 has been canceled and rewritten at the lower rates; and that many persons are carrying larger lines than formerly. Naturally every one thought that the amount of business written would be greatly increased. On the contrary, about twenty million less was written than last year, thirty million less than in 1893, and forty million less than in 1892, while the amount in force was slightly increased.

The student of rates will find sufficient employment for the balance of the year.

It will be seen that some of the most conservative companies in the matter of rates average no higher than those that have been condemned as violent rate-cutters. Others report a higher average rate for the business written during the year than on the amount in force—an anomaly no one spoken to is able to clearly explain.

The incomes of the companies have suffered greatly, and the insured are now carrying about as much insurance as usual, at a saving to them of at least one and one half million dollars.

This has naturally made a very high loss ratio for California, and for purposes of comparison (at least during the time of the compact), a false one.

There are many peculiarities brought out by these reports which the very limited time at my command prevents me from mentioning; but it leads to one conclusion, that in such years as the past has been in fire insurance business the statistics brought out by the blanks in use are not as valuable as they should be.

In my opinion, the managers have been honest in making the reports and the figures are accurate, but the same methods of arriving at the conclusions required by the blanks have not been pursued.

Whether this department during the year can remedy this by substituting another blank for the one in use, remains to be seen.

During the year 1895 the following named companies were admitted to transact business in this State:

Pacific States Life	San Francisco.
World Mutual Benefit Association	Wheeling, West Va.
International Indemnity Co.	San Francisco.
United States Casualty Co.	New York.
Knights Templars and Masons Indemnity Co.	Chicago.
Globe Fire Insurance Co.	New York.
Des Moines Life Association	Des Moines, Ia.
Manufacturers Lloyds	New York.
Traders Fire Lloyds	New York.
Mercantile Lloyds	New York.
Mutual Lloyds	New York.
General Insurance Co.	Trieste, Austria.

And the following named companies discontinued business in this State:

Sun	San Francisco.
Atlas Accident	Boston.
Los Angeles Mutual Life and Accident	Los Angeles, Cal.
Merchants Life Association	St. Louis.
Omaha Life Association	Omaha.
United States Masonic Benevolent Association	Council Bluffs, Ia.
Agricultural	Watertown, N. Y.
American Fire	New York.
Delaware	Philadelphia.
Germania Fire	New York.
Girard Fire and Marine	Philadelphia.
Glen's Falls	Glen's Falls, N. Y.
Merchants	Newark.
Niagara Fire	New York.
Pacific Fire	New York.
Teutonia	New Orleans.
Traders	Chicago.
Patriotic	Dublin, Ireland.

The average percentage of losses to premiums on fire risks for 1895, is 60.6.

The average percentage of losses to premiums on marine risks for 1895, is 71.1.

The ratio of losses to premiums on fire risks for the twenty-one years next preceding were:

For the year 1875	28.3
For the year 1876	32.2
For the year 1877	31.0

For the year 1878	26.3
For the year 1879	32.5
For the year 1880	32.5
For the year 1881	33.3
For the year 1882	39.9
For the year 1883	39.1
For the year 1884	28.5
For the year 1885	44.8
For the year 1886	51.2
For the year 1887	37.6
For the year 1888	59.1
For the year 1889	41.7
For the year 1890	43.7
For the year 1891	36.1
For the year 1892	38.9
For the year 1893	39.4
For the year 1894	44.4
For the year 1895	60.6

FIRE INSURANCE.

Amount written	\$358,739,159 00
Premiums on same	4,704,584 11
Losses paid	2,850,672 07
Ratio of losses to premiums	60.6

MARINE INSURANCE.

Amount written	\$127,937,123 00
Premiums on same	1,249,317 11
Losses paid	887,761 60
Ratio of losses to premiums	71.1

Apportioned as follows:

TO COMPANIES OF THIS STATE—FIRE INSURANCE.

Amount written	\$31,514,873 00
Premiums on same	397,479 89
Losses paid	214,699 67
Ratio of losses to premiums	54.0

MARINE INSURANCE.

Amount written	\$12,223,255 00
Premiums on same	200,419 67
Losses paid	143,713 23
Ratio of losses to premiums	71.7

TO COMPANIES OF OTHER STATES—FIRE INSURANCE.

Amount written	\$135,405,607 00
Premiums on same	1,740,504 20
Losses paid	1,061,918 39
Ratio of losses to premiums	61.0

MARINE INSURANCE.

Amount written	\$8,353,710 00
Premiums on same	72,636 54
Losses paid	58,805 70
Ratio of losses to premiums	80.8

TO COMPANIES OF FOREIGN COUNTRIES—FIRE INSURANCE.

Amount written	\$191,818,679 00
Premiums on same	2,566,600 02
Losses paid	1,574,054 01
Ratio of losses to premiums	61.3

MARINE INSURANCE.

Amount written	\$107,360,158 00
Premiums on same	976,260 90
Losses paid	685,242 63
Ratio of losses to premiums	70.2

Respectfully submitted.

M. R. HIGGINS,
Insurance Commissioner.

TABLE No. 1.
Showing the Business of California Insurance Companies for the year 1895—California business.

Name.	Location.	Risks Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
<i>Fire.</i>					
Fireman's Fund.....	San Francisco	\$23,149,745 00	\$275,339 62	\$124,831 47	45.7
Home Mutual.....	San Francisco	8,365,128 00	122,140 27	72,178 09	59.9
Sun.....	San Francisco			17,690 11	
Totals.....		\$31,514,873 00	\$397,479 89	\$214,699 67	54.0
<i>Marine.</i>					
	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Fireman's Fund.....	San Francisco	\$10,461,671 00	\$138,514 17	\$91,044 59	65.7
Home Mutual.....	San Francisco	1,761,584 00	61,905 50	32,563 56	52.6
Sun.....	San Francisco			20,105 08	
Totals.....		\$12,223,255 00	\$200,419 67	\$143,713 23	71.7

TABLE No. 2.
Showing the Amount and Description of Risks in Force on December 31, 1895, of California Insurance Companies—California business.

Name.	Location.	FIRE.		MARINE.	
		Risks.	Premiums.	Risks.	Premiums.
Fireman's Fund.....	San Francisco	\$29,105,981 00	\$323,439 81	\$1,896,513 00	\$85,610 24
Home Mutual.....	San Francisco	17,840,337 00	233,492 04	664,401 00	36,068 83
Sun.....	San Francisco	None.		None.	
Totals.....		\$46,946,318 00	\$556,931 85	\$2,560,914 00	\$121,679 07

TABLE No. 3.
Showing the Fire Business of Companies of other States, for the year 1895—California business.

Name.	Location.	Amount Written	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Attna.....	Hartford	\$10,667,079 00	\$140,302 26	\$78,943 13	56.2
Agricultural*.....	Watertown, New York			2,805 95	
American.....	Newark	2,277,534 00	28,966 59	20,586 78	71.1
American Central.....	St. Louis	1,458,609 00	25,819 45	22,271 06	86.2
American Fire.....	Philadelphia	2,275,508 00	38,306 27	25,393 20	66.3
American Fire*.....	New York		3,613 91	4,244 83	117.5
Broadway.....	New York	654,526 00	11,209 10	12,147 95	108.4
Connecticut Fire.....	Hartford	3,049,875 00	40,796 00	28,937 00	70.7
Continental.....	New York	4,122,583 00	72,469 48	60,243 00	83.1
Delaware*.....	Philadelphia			8,542 93	
Equitable Fire and Marine.....	Providence, Rhode Island	699,956 00	10,433 60	5,141 36	49.3
Fire Association.....	Philadelphia	4,062,310 00	52,751 18	20,085 62	55.1
Firemen's.....	Baltimore	598,882 00	8,206 55	4,107 17	50.1
Franklin Fire.....	Philadelphia	447,697 00	11,719 43	18,392 61	156.9
German-American.....	New York	8,214,087 00	103,609 00	47,393 62	45.7
Germania Fire.....	New York	2,119,030 00	22,750 71	13,891 77	61.5
Girard Fire and Marine*.....	Philadelphia			1,627 11	
Glen's Falls*.....	Glen's Falls, New York			3,536 92	
Globe Fire.....	New York	60,500 00	667 50	2 65	5
Greenwich.....	New York	1,362,637 00	16,316 22	4,541 54	27.8
Hanover Fire.....	New York	2,822,628 00	37,726 15	30,587 85	81.1
Hartford Fire.....	Hartford	16,710,253 00	168,741 72	72,150 14	42.8
Home.....	New York	18,004,337 00	149,125 55	60,168 30	40.4
Insurance Company of North America.....	Philadelphia	6,182,696 00	75,151 71	45,165 98	60.1
Insurance Company of the State of Pennsylvania.....	Philadelphia	883,889 00	14,364 66	7,472 08	52.0
Manufacturers Lloyds.....	New York	15,000 00	125 00	None.	
Mercantile Lloyds.....	New York	16,000 00	114 00	None.	
Merchants*.....	Newark			8,877 25	
Merchants.....	Providence, Rhode Island	699,956 00	10,433 60	5,141 36	49.3
Milwaukee Mechanics.....	Milwaukee	1,861,752 00	25,746 26	24,769 49	95.9
Mutual Lloyds.....	New York	26,500 00	307 00	None.	
National Fire.....	Hartford	4,425,675 00	70,500 90	39,261 86	55.9
Niagara Fire*.....	New York			5,180 13	
Northwestern National.....	Milwaukee	1,511,600 00	24,611 94	22,106 33	89.8
Orient.....	Hartford	1,535,700 00	22,775 42	15,116 43	66.4
Pacific Fire*.....	New York			2,998 40	

TABLE No. 3—Continued.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Pennsylvania Fire	Philadelphia	\$2,108,580 00	\$34,421 95	\$16,475 05	47.9
Phenix	Brooklyn	3,507,167 00	158,110 32	107,009 72	67.7
Phenix	Hartford	18,004,337 00	149,125 55	60,168 30	40.4
Providence-Washington	Providence, Rhode Island	950,913 00	17,836 00	12,684 56	71.1
Queen	New York	3,962,277 00	59,648 00	36,338 00	60.9
Springfield Fire and Marine	Springfield, Massachusetts	3,138,546 00	47,033 26	23,951 31	50.9
St. Paul Fire and Marine	St. Paul	1,489,285 00	22,433 78	10,998 52	49.0
Teutonia*	New Orleans			3,541 92	
Traders*	Chicago			9,509 22	
Traders Fire Lloyds	New York	12,500 00	118 75	None.	
Union	Philadelphia	809,627 00	9,513 01	3,971 06	41.7
United Firemen's	Philadelphia	181,944 00	2,620 02	7,006 27	267.4
Westchester Fire	New York	2,321,298 00	44,662 69	33,237 57	74.4
Williamsburg City Fire	Brooklyn	352,404 00	7,619 71	6,155 09	80.8
Totals.		\$135,405,607 00	\$1,740,504 20	\$1,061,918 39	61.0

* Reinsurance and return premiums amounted to more than the premiums received.

TABLE No. 4.

Showing the Fire Risks in Force in California on December 31, 1895—Companies of other States.

Name.	Location.	Risks.	Premiums.
Aetna	Hartford	\$14,167,507 00	\$172,918 50
Agricultural	Watertown, N. Y.	None.	.....
American	Newark	3,385,498 00	42,308 62
American Central	St. Louis	3,531,283 00	43,352 86
American Fire	Philadelphia	3,385,952 00	45,399 72
American Fire	New York	None.	.....
Broadway	New York	None reported.	.....
Connecticut Fire	Hartford	6,048,127 00	84,068 00
Continental	New York	11,704,661 00	446,794 75
Delaware	Philadelphia	None.	.....
Equitable Fire and Marine	Providence, R. I.	780,399 00	11,006 40
Fire Association	Philadelphia	6,776,423 00	79,039 66
Firemen's	Baltimore	669,793 00	8,707 30
Franklin Fire	Philadelphia	491,466 00	12,891 37
German-American	New York	11,599,616 00	135,724 34
Germania Fire	New York	2,326,140 00	29,069 82
Girard Fire and Marine	Philadelphia	None.	.....
Glen's Falls	Glen's Falls, N. Y.	None.	.....
Globe Fire	New York	60,500 00	667 50
Greenwich	New York	1,315,846 00	15,869 65
Hanover Fire	New York	3,142,659 00	40,854 57
Hartford Fire	Hartford	21,496,093 00	283,294 38
Home	New York	18,744,568 00	181,283 76
Insurance Co. of North America	Philadelphia	7,183,538 00	100,251 09
Insurance Co. of the State of Penn.	Philadelphia	1,010,872 00	14,990 70
Manufacturers Lloyds	New York	15,000 00	125 00
Mercantile Lloyds	New York	16,000 00	114 00
Merchants	Newark	None.	.....
Merchants	Providence, R. I.	780,399 00	11,006 40
Milwaukee Mechanics	Milwaukee	3,098,475 00	31,690 57
Mutual Lloyds	New York	26,500 00	307 00
National Fire	Hartford	4,303,266 00	69,128 37
Niagara Fire	New York	None.	.....
Northwestern National	Milwaukee	3,416,528 00	52,962 01
Orient	Hartford	1,988,588 00	34,666 78
Pacific Fire	New York	None.	.....
Pennsylvania Fire	Philadelphia	3,331,501 00	41,759 61
Phenix	Brooklyn	18,708,526 00	527,697 20
Phoenix	Hartford	18,744,568 00	181,283 76
Providence-Washington	Providence, R. I.	1,450,826 00	26,217 79
Queen	New York	8,032,864 00	124,508 00
Springfield Fire and Marine	Springfield, Mass.	3,138,546 00	47,033 26
St. Paul Fire and Marine	St. Paul	2,867,489 00	34,750 52
Teutonia	New Orleans	None.	.....
Traders	Chicago	None.	.....
Traders Fire Lloyds	New York	12,500 00	118 75
Union	Philadelphia	823,663 00	9,486 03
United Firemen's	Philadelphia	140,567 00	2,024 16
Westchester Fire	New York	5,508,230 00	84,853 12
Williamsburg City Fire	Brooklyn	387,644 00	7,381 68
Totals .....	.....	\$194,612,626 00	\$3,035,607 00

TABLE No. 5.

Showing the Fire Business of Companies of Foreign Countries, for the year 1895—California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Aachen and Munich Fire	Aix-la-Chapelle, Germany	\$5,145,405 00	\$59,626 56	\$20,671 45	34.7
Alliance	London	5,275,515 00	81,590 54	56,675 14	69.4
Atlas	London	7,017,974 00	83,395 16	45,454 12	54.5
Balaise Fire	Basle, Switzerland	4,236,963 00	7,193 76	3,405 83	47.3
British America	Toronto	1,556,862 00	23,533 81	22,470 03	95.5
Caledonian	Edinburgh	5,643,002 00	72,997 42	41,935 96	57.4
Commercial Union	London	8,854,190 00	131,038 15	54,222 65	40.5
Hamburg-Bremen	Hamburg	7,284,065 00	90,652 70	38,576 64	42.5
Helvetia Swiss Fire	St. Gall, Switzerland	2,379,568 00	35,595 87	28,719 92	80.6
Imperial	London	3,774,953 00	53,189 63	41,603 97	78.2
Lancashire	Manchester	9,818,155 00	109,329 09	37,611 17	34.4
Lion Fire	London	2,780,621 00	43,414 57	28,749 75	66.2
Liverpool and London and Globe	Liverpool	20,827,512 00	179,645 78	93,340 03	54.2
London	London	2,979,505 00	39,242 42	31,020 63	79.0
London and Lancashire	Liverpool	15,124,541 00	209,676 53	105,834 50	50.5
Magdeburg Fire	Magdeburg	3,642,853 00	51,614 45	39,805 75	72.9
Manchester Fire	Manchester	7,164,593 00	91,130 11	60,588 19	66.5
New Zealand	Auckland	7,037,209 00	91,190 96	51,095 39	55.0
North British and Mercantile	London	4,349,039 00	74,998 36	55,656 19	75.5
North German Fire	Hamburg	5,496,239 00	77,915 55	39,125 46	50.2
Northern	London	2,979,505 00	39,242 42	31,020 63	79.0
Norwich Union	Norwich, England	7,526,934 00	92,285 39	59,411 13	64.4
Palatine	Manchester	8,523,787 00	169,743 54	139,041 48	81.9
Patriotic	Dublin	910,540 00	15,397 70	13,539 55	87.9
Phoenix	London	6,233,635 00	78,741 00	41,868 85	53.2
Prussian National	Stettin	2,183,027 00	46,408 23	41,821 06	110.9
Royal	Liverpool	7,526,933 00	92,285 40	59,411 14	64.4
Royal Exchange	London	7,710,838 00	97,760 00	51,573 00	52.7
Scottish Union and National	Edinburgh	4,525,992 00	64,509 51	33,684 79	52.2
Sun Fire	London	5,172,795 00	78,988 84	57,953 95	73.4
Svea Fire and Life	Gothenburg, Sweden	1,758,628 00	30,303 19	29,544 02	74.4
Transatlantic Fire	Hamburg	4,675,939 00	76,953 31	64,466 93	84.0
Union	London	3,419,546 00	44,218 81	32,326 42	73.1
Western	Toronto	2,075,816 00	31,378 43	24,241 12	77.2
Totals		\$191,818,679 00	\$2,566,600 02	\$1,574,054 01	61.3

TABLE No. 6.

Showing Fire Risks in Force on December 31, 1895—Companies of Foreign Countries—California business.

Name.	Location.	Risks.	Premiums.
Aachen and Munich Fire	Aix-la-Chapelle, Ger. .	\$7,568,415 00	\$83,427 49
Alliance	London	11,561,251 00	141,301 16
Atlas	London	10,371,087 00	114,218 48
Baloise Fire	Basle, Switzerland	479,320 00	7,753 19
British America	Toronto	2,575,157 00	33,322 02
Caledonian	Edinburgh	7,932,577 00	115,343 66
Commercial Union	London	13,460,938 00	203,599 02
Hamburg-Bremen	Hamburg	7,971,520 00	112,428 30
Helvetia Swiss Fire	St. Gall, Switzerland	2,608,326 00	38,415 60
Imperial	London	3,721,116 00	52,921 20
Lancashire	Manchester	15,031,069 00	142,308 05
Lion Fire	London	3,000,225 00	42,727 10
Liverpool and London and Globe	Liverpool	22,472,776 00	285,182 52
London	London	5,349,585 00	56,964 29
London and Lancashire	Liverpool	19,134,008 00	264,432 29
Magdeburg Fire	Magdeburg	7,068,979 00	95,967 05
Manchester Fire	Manchester	9,383,669 00	149,002 06
New Zealand	Auckland	11,281,147 00	186,285 40
North British and Mercantile	London	6,176,604 00	88,195 45
North German Fire	Hamburg	7,046,350 00	102,679 14
Northern	London	5,349,585 00	56,964 29
Norwich Union	Norwich, England	10,297,413 00	115,997 50
Palatine	Manchester	8,959,976 00	163,256 37
Patriotic	Dublin	1,130,535 00	18,824 68
Phoenix	London	9,887,312 00	122,280 85
Prussian National	Stettin	2,619,632 00	50,185 27
Royal	Liverpool	10,297,413 00	115,997 50
Royal Exchange	London	13,097,817 00	172,890 00
Scottish Union and National	Edinburgh	4,992,416 00	78,855 99
Sun Fire	London	5,085,202 00	76,221 70
Svea Fire and Life	Gothenburg, Sweden	2,188,194 00	30,763 24
Transatlantic Fire	Hamburg	4,892,099 00	84,449 16
Union	London	3,853,671 00	46,777 23
Western	Toronto	3,433,542 00	44,429 36
Totals .....	.....	\$260,278,926 00	\$3,494,366 31

TABLE No. 7.
Showing the Business of Marine Companies, for the year 1895—California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Alliance	Berlin	\$934,714 00	\$14,384 12	\$11,605 47	80.7
Alliance Marine	London	1,726,661 00	22,061 74	8,717 67	39.5
Austrian Phoenix	Vienna	410,609 00	9,196 13	2,669 25	29.0
Balaise	Basle, Switzerland	5,104,863 00	33,592 14	26,450 29	78.7
Bavarian Lloyd	Munich	1,076,447 00	7,792 48	10,513 53	134.9
Boston Marine	Boston	202,290 00	7,417 86	829 13	11.2
British and Foreign Marine	Liverpool	13,095,661 00	95,455 28	55,396 30	58.0
Canton	London	7,180,701 00	54,117 28	64,282 59	118.8
China Traders	Hong Kong	2,315,742 00	11,948 60	425 74	3.5
Commercial Union	London	3,821,042 00	32,181 91	23,725 39	73.7
Federal Marine	Zurich	1,895,388 00	27,231 75	33,580 30	123.1
Fonciere	Paris	3,211,179 00	24,481 05	19,823 21	80.9
Frankfort Marine	Frankfort, Germany	1,076,447 00	7,792 53	10,513 54	134.9
General Insurance Company	Trieste	218,097 00	4,006 07	None.	-----
Helvetia General	St. Gall, Switzerland	5,104,863 00	33,592 14	26,450 29	78.7
Indemnity Mutual Marine	London	1,209,911 00	18,269 33	10,404 26	56.9
Insurance Company of North America.	Philadelphia	1,605,548 00	27,464 51	33,742 55	123.9
London	London	2,625,552 00	22,296 27	9,008 32	40.4
London and Provincial Marine.	London	1,403,617 00	18,668 46	7,651 82	40.9
Mannheim	Mannheim	582,650 00	8,176 94	4,739 30	57.9
Man On	Hong Kong	618,123 00	3,336 23	5,160 00	154.7
Marine	London	2,747,090 00	40,958 90	8,712 66	21.3
Maritime	Liverpool	1,653,220 00	26,057 01	19,887 60	76.3
Munich	Munich	934,714 00	14,384 13	11,605 48	80.7
National Marine	London	1,636,532 00	22,390 05	6,031 55	26.9
New Zealand	Auckland	2,552,722 00	23,328 53	13,413 93	57.5
North China	Shanghai	6,504,972 00	19,887 28	23,356 17	117.4
Ocean Marine	London	2,361,175 00	19,279 23	9,442 57	48.9
On Tai	Hong Kong	734,600 00	2,045 53	47,710 05	2,328.6
Providence-Washington	Providence, Rhode Island	840,441 00	17,355 22	14,263 97	82.2
Prussian National	Stettin	238,629 00	4,780 08	1,503 20	31.5
Reliance Marine	Liverpool	1,000,919 00	13,733 54	8,407 76	61.2
Sea	Liverpool	999,137 00	14,577 29	6,000 00	41.2
Standard Marine	Liverpool	6,550,908 00	63,395 06	8,927 13	14.0
St. Paul Fire and Marine	St. Paul	659,435 00	8,738 30	5,853 41	67.0
Switzerland Marine	Zurich	5,104,863 00	33,592 14	26,450 29	78.7

Thames and Mersey	Liverpool	3,784,342 00	56,452 29	50,575 49	89.6
Tokio Marine	Tokio	486,887 00	12,170 87	7,011 00	57.6
Transatlantic Marine	Berlin	2,838,067 00	18,475 16	5,831 52	31.5
Union Insurance Society	Hong Kong	947,386 00	5,931 76	3,492 81	58.8
Union Marine	Liverpool	1,452,600 00	17,794 81	8,493 95	47.7
United States Lloyds	New York	5,045,996 00	11,660 65	4,116 64	35.3
Universo Marine	Milan, Italy	90,443 00	249 60	114 42	45.8
Wilhelma	Magdeburg	7,739,898 00	74,873 55	51,019 25	68.1
Western	Toronto	1,105,545 00	22,836 73	18,765 09	82.6
Yangtze	Shanghai	2,283,242 00	20,486 91	17,423 44	85.0
Totals .....	.....	\$115,713,868 00	\$1,048,897 44	\$744,048 33	70.9

TABLE No. 8.

Showing Marine Risks in Force on December 31, 1895—California business.

Name.	Location.	Risks.	Premiums.
Alliance	Berlin	\$199,560 00	\$4,898 03
Alliance Marine	London	500,393 00	8,186 70
Austrian Phoenix	Vienna	125,385 00	6,167 28
Baloise	Basle, Switzerland	312,774 00	8,882 81
Bavarian Lloyd	Munich	143,524 00	1,616 62
Boston Marine	Boston	73,460 00	4,031 36
British and Foreign Marine	Liverpool	1,925,978 00	27,700 36
Canton	Hong Kong	653,324 00	18,857 58
China Traders	Hong Kong	115,426 00	320 77
Commercial Union	London	638,500 00	15,516 42
Federal Marine	Zurich	321,717 00	7,758 85
Fonciere	Paris	494,562 00	12,683 50
Frankfort Marine	Frankfort, Germany	143,524 00	1,616 62
General Insurance Company	Trieste	138,478 00	3,672 33
Helvetia General	St. Gall, Switzerland	312,774 00	8,882 82
Indemnity Mutual Marine	London	382,805 00	6,076 67
Insurance Company of North America	Philadelphia	476,925 00	19,078 48
London	London	577,286 00	9,415 29
London and Provincial Marine	London	563,286 00	8,175 22
Mannheim	Mannheim	104,213 00	4,907 86
Man On	Hong Kong	42,675 00	213 81
Marine	London	1,254,580 00	18,899 78
Maritime	Liverpool	640,568 00	9,925 57
Munich	Munich	199,560 00	4,898 03
National Marine	London	535,486 00	8,667 40
New Zealand	Auckland	416,516 00	10,979 60
North China	Shanghai	225,807 00	2,816 63
Ocean Marine	London	529,915 00	8,440 66
On Tai	Hong Kong	53,278 00	180 85
Providence-Washington	Providence, R. I.	239,849 00	13,074 56
Prussian National	Stettin	63,631 00	2,866 52
Reliance Marine	Liverpool	472,575 00	6,447 31
Sea	Liverpool	408,302 00	6,014 73
Standard Marine	Liverpool	113,035 00	14,642 03
St. Paul Fire and Marine	St. Paul	151,497 00	6,942 25
Switzerland Marine	Zurich	312,774 00	8,882 82
Thames and Mersey	Liverpool	1,288,494 00	29,184 17
Tokio Marine	Tokio	155,550 00	6,984 74
Transatlantic Marine	Berlin	104,848 00	2,803 94
Union Insurance Society	Hong Kong	37,500 00	2,112 08
Union Marine	Liverpool	447,482 00	6,719 39
United States Lloyds	New York	37,273 00	1,346 70
Universo Marine	Milan, Italy	17,185 00	249 60
Wilhelma	Magdeburg	879,616 00	18,126 15
Western	Toronto	327,667 00	16,004 47
Yangtze	Shanghai	260,182 00	3,762 21
Totals		\$17,419,739 00	\$389,631 57

TABLE No. 9.

Showing New Policies Written during the year, Policies Renewed, and amount of Policies in Force on December 31, 1895, of Life Insurance Companies doing business in California—California business.

Name.	Location.	NEW POLICIES WRITTEN.			POLICIES RENEWED.			POLICIES IN FORCE DECEMBER 31, 1895.		Losses and Endowments Paid.
		No.	Amount.	Premium.	No.	Amount.	Premium.	No.	Amount.	
Pacific Mutual Life	San Francisco.	473	\$1,000,500 00	\$43,520 50	2,263	\$6,258,800 00	\$294,126 00	2,853	\$7,528,737 00	\$92,695 00
Atna Life	Hartford	193	472,600 00	17,112 26	528	1,303,847 00	47,078 42	872	1,831,340 00	44,652 00
Connecticut Mutual Life	Hartford	390	745,500 00	22,956 04	1,095	3,535,500 00	125,614 70	1,778	4,845,251 00	114,914 00
Equitable Life	New York	742	2,054,399 00	69,463 73	2,929	12,231,799 00	443,995 53	4,054	15,052,765 00	252,268 81
Germania Life	New York	217	506,774 00	21,044 63	559	1,787,300 00	75,672 98	943	3,058,313 00	113,787 12
Home Life	New York	211	474,692 00	16,164 58	358	1,106,000 00	44,512 09	601	1,555,090 00	3,040 00
Manhattan Life	New York	147	624,482 00	20,225 01	880	2,883,784 00	106,925 82	1,309	3,919,294 00	61,160 00
Massachusetts Mutual Life	Springfield	100	208,000 00	6,886 05	244	538,000 00	18,172 05	344	746,000 00	8,139 00
Mutual Benefit Life	Newark	199	578,750 00	21,173 63	756	2,879,150 00	114,915 57	1,052	3,732,438 00	89,277 00
Mutual Life	New York	1,798	4,969,261 00	224,192 07	5,429	19,359,800 00	805,482 92	8,368	26,240,402 00	606,258 50
National Life	Montpelier, Vt.	233	501,121 00	17,825 75	642	1,570,000 00	58,964 80	875	2,071,121 00	15,000 00
New England Mutual Life	Boston	250	622,500 00	25,487 76	1,761	4,847,250 00	186,264 01	2,457	6,100,726 00	90,003 00
New York Life	New York	1,353	3,696,670 00	138,922 62	3,357	14,106,000 00	525,260 21	4,844	18,394,670 00	258,608 17
Northwestern Mutual Life	Milwaukee	333	681,680 00	25,429 79	2,424	6,199,035 00	185,533 91	2,774	6,914,705 00	80,046 97
Penn Mutual Life	Philadelphia	241	706,000 00	22,278 01	682	2,162,000 00	79,629 55	923	2,808,000 00	38,011 90
Provident Savings Life	New York	307	635,647 00	10,478 82	1,367	3,285,360 00	32,167 41	1,412	3,921,007 00	8,500 00
Travelers	Hartford	81	231,367 00	6,725 05	305	1,041,578 00	32,938 73	402	1,361,945 00	31,000 00
Union Central Life	Cincinnati	114	250,600 00	7,572 19	287	668,432 00	28,644 01	401	919,032 00	9,000 00
Union Mutual Life	Portland	245	440,000 00	14,539 00	385	846,000 00	50,412 50	770	1,394,483 00	16,888 33
United States Life	New York	1	5,000 00	76 60	158	356,350 00	7,848 20	159	361,350 00	17,000 00
Washington Life	New York	20	20,187 00	576 30	182	455,760 00	18,011 97	273	541,000 00	13,313 36
Phoenix Mutual Life	Hartford				54	127,850 00	3,291 00	112	173,331 00	8,892 00
Pacific Mutual Life (Industrial)	San Francisco.	8,077	1,227,704 00	20,023 68				4,333	658,616 00	1,437 33
Totals		15,725	\$20,713,434 00	\$752,004 07	26,465	\$87,549,615 00	\$3,325,482 38	41,909	\$114,409,706 00	\$1,973,822 49

TABLE No. 10.
Showing the Business of Accident Insurance Companies, for the year 1895—California business.

Name.	Location.	NEW POLICIES WRITTEN.			POLICIES RENEWED.			POLICIES IN FORCE DECEMBER 31, 1895.		Losses Paid.
		No.	Amount.	Premium.	No.	Amount.	Premium.	No.	Amount.	
Etna Life	Hartford	769	\$3,191,500 00	\$8,649 50	147	\$607,000 00	\$1,506 88	679	\$3,044,500 00	\$1,508 00
Employers Liability	London	2,409	140,576 00	16,986 45				2,409		59,303 46
Fidelity and Casualty	New York	759	5,248,300 00	16,986 45	646	4,130,000 00	10,672 85	1,214	7,704,300 00	8,073 02
Frankfort Marine	Frankfort, Ger.	326	2,267,500 00	16,230 54				326	2,196,000 00	5,668 57
London Guarantee and Accident	London	341	1,827,500 00	13,968 90				341	1,827,500 00	1,021 13
Pacific Mutual Life	San Francisco	3,040	7,893,700 00	62,180 60	689	3,374,000 00	12,888 40	2,902	8,153,650 00	28,849 30
Pacific Surety	San Francisco		1,896,791 00	7,000 30				481	1,444,044 00	4,786 18
Preferred Accident	New York	1,754	11,894,600 00	14,204 15	457	4,274,000 00	6,760 00	1,020	9,812,000 00	24,825 20
Standard Life and Accident	Detroit	270	1,940,800 00	6,105 42	14	78,000 00	2-0 00	284	2,018,800 00	772 67
Travelers	Hartford	2,026	8,525,200 00	28,959 35	481	2,015,000 00	8,794 82	1,647	7,193,700 00	10,553 90
Union Casualty and Surety	St. Louis	258	1,231,512 00	7,044 47				215	624,491 00	3,503 55
United States Casualty	New York	195	1,568,500 00	3,771 57				195	1,568,500 00	None.
Totals		12,147	\$47,185,903 00	\$325,677 25	2,434	\$14,478,000 00	\$40,852 95	11,713	\$45,587,455 00	\$148,864 98

TABLE No. 11.

Showing the Business of Fidelity, Steam Boiler, and Plate Glass and Title Insurance Companies, for the year 1895—California business.

Name.	Location.	NEW POLICIES WRITTEN.			POLICIES RENEWED.			POLICIES IN FORCE DE- CEMBER 31, 1895.		Losses Paid.
		No.	Amount.	Premium.	No.	Amount.	Premium.	No.	Amount.	
American Surety	New York	106	\$1,198,048 00	\$5,364 50	49	\$182,250 00	\$759 50	155	\$1,380,298 00	None.
Fidelity and Casualty	New York		3,172,490 00	19,326 81					3,187,865 00	\$3,771 66
Fidelity and Deposit	Baltimore		213,600 00	1,887 85				60	198,600 00	None.
Frankfort Marine	Frankfort, Ger.	183	136,971 00	2,591 64				183	131,071 00	316 44
Hartford Steam Boiler	Hartford	61	426,700 00	3,795 75	109	1,018,000 00	8,942 65	315	2,754,533 00	None.
Lloyds Plate Glass	New York	67		778 60	94		1,743 87	151		288 98
Metropolitan Plate Glass	New York	43		845 77	111		2,044 66	136		615 65
National Surety	Kansas City, Mo.	439	6,537,182 00	18,108 01					6,219,845 00	2,814 09
New York Plate Glass	New York	454		5,512 09				402		1,254 47
Pacific Surety	San Francisco		2,172,659 00	13,744 47		2,294,014 00	15,001 60	2,237	3,951,422 00	6,825 89
California Title Insurance and Trust	San Francisco		4,839,442 00	60,664 40						936 70
Title Insurance and Trust.	Los Angeles		110,320 00	719 00		110,320 00	719 00			None.
Totals		1,353	\$18,807,412 00	\$133,338 89	363	\$3,604,584 00	\$29,211 28	3,639	\$17,823,634 00	\$16,823 88

TABLE No. 12.
Showing the Business of Assessment Life and Accident Insurance Companies, for the year 1895—California business.

Name.	Location.	NEW POLICIES WRITTEN.			POLICIES RENEWED.			POLICIES IN FORCE DE- CEMBER 31, 1895.			Losses Paid.
		No.	Amount.	Premium.	No.	Amount.	Premium.	No.	Amount.		
Bankers Alliance	Los Angeles	2,673	\$6,733,750 00	\$17,159 29	1,951	\$4,837,250 00	\$75,388 76	3,812	\$9,343,000 00	\$33,462 40	
Bankers Life Association	Des Moines	219	438,000 00	982 50	442	884,000 00	8,877 47	661	1,322,000 00	8,000 00	
California Mutual Benefit Society	San Francisco	2,003	1,005,473 00	13,377 40	173	87,197 00	692 00	1,608	10,099 00	3,220 00	
Connecticut Indemnity Association	Waterbury, Con- necticut										
Covenant Mutual Life Association	Galesburg, Ill.	112	203,900 00	4,138 16	62	115,050 00	2,010 84	174	318,950 00	None.	
Fidelity Mutual Aid Asso- ciation	San Francisco	219	448,500 00	5,812 56	3,248	7,020,125 00	91,000 82	3,467	7,468,625 00	85,700 00	
Fidelity Mutual Life Asso- ciation	San Francisco	1,237	179,600 00	3,954 42	1,292	131,750 00	8,445 21	1,435	175,500 00	4,130 97	
Hartford Life and Annuity	Philadelphia	246	719,000 00	8,880 85	784	2,039,000 00	32,465 51	759	2,084,000 00	12,000 00	
International Indemnity	Hartford	47	165,000 00	2,963 63	121	472,500 00	19,199 26	176	660,000 00	130 00	
Mutual Indemnity	San Francisco	1,127	160,700 00	8,851 75				280	38,100 00	180 00	
Mutual Reserve Fund Life Association	San Francisco	1,464	13,640 00	10,411 42	300	2,750 00	2,321 05	600	59,000 00	1,600 34	
National Life Association	New York	167	569,000 00	10,516 58	1,659	5,945,650 00	94,649 20	1,826	6,514,650 00	162,215 29	
New England Mutual Ac- cident Association	Hartford	29	131,500 00	2,695 21	9	43,000 00	1,095 21	39	175,000 00	1,000 00	
Northwestern Life Asso- ciation	Boston	46	167,850 00	302 39			291 50	45	173,000 00	26 43	
Northwestern Masonic Aid Association	Minneapolis	85	183,000 00	1,017 35	44	84,000 00	489 50	129	267,000 00	1,000 00	
Pacific States Life	Chicago	281	584,500 00	22,767 52	2,528	7,948,500 00	133,073 00	2,809	8,533,000 00	193,500 00	
Security Mutual Life Asso- ciation	San Francisco	259	507,500 00	10,170 16				126	299,500 00	None.	
United Life Insurance As- sociation	Binghamton, New York	15	28,500 00	663 95	18	45,000 00	1,233 19	33	77,500 00	None.	
Weekly Benefit Society	New York						4,120 79	57	210,000 00	None.	
	San Francisco	109		7,210 50				478		3,902 50	
Totals		10,338	\$12,239,413 00	\$131,875 64	12,631	\$29,659,772 00	\$475,353 31	18,494	\$37,728,924 00	\$510,067 93	

